

# Private Health Information Statement - General treatment policy

## First Start Extras

### Phoenix Health Fund Limited

<https://www.phoenixhealthfund.com.au>  
enquiries@phoenixhealthfund.com.au  
1800 028 817

### Monthly Premium

**\$44.76 #**  
(before any rebate or insurer discount)

Covers one adult & dependants  
(2 or more people, only one of  
whom is an adult)  
Available in Tasmania  
Closed to new members

# You may be entitled to an Australian Government rebate on the above premium. Your premium may also include an insurer discount. Check with your insurer for details.

This policy covers children and other dependants up to and including the age of 20, students up to and including the age of 24, as well as persons with a disability who qualify as a child or other dependant or student in these age ranges.

## General Treatment Cover

This health insurer does not operate a preferred provider scheme.

This policy **✓ includes** General treatment (Extras) cover for

| Treatment        | Waiting period (months) | Benefit limits (per 12 months unless otherwise stated)  | Examples of maximum benefits  |
|------------------|-------------------------|---|---|
| General dental   | 2                       | \$400 per person up to \$150 per service up to \$800 per policy (combined limit for general dental, optical, physiotherapy, chiropractic, acupuncture & remedial massage) | Periodic oral examination - 70% of charge<br>Scale & clean - 70% of charge<br>Fluoride treatment - 70% of charge<br>Surgical tooth extraction - 70% of charge |
| Optical          | 6                       |   | Single vision lenses & frames - 70% of charge<br>Multi-focal lenses & frames - 70% of charge  |
| Physiotherapy    | 2                       |   | Initial visit - 70% of charge<br>Subsequent visit - 70% of charge   |
| Chiropractic     | 2                       |   | Initial visit - 70% of charge<br>Subsequent visit - 70% of charge   |
| Acupuncture      | 2                       |   | Initial visit - 70% of charge<br>Subsequent visit - 70% of charge   |
| Remedial massage | 2                       |   | Initial visit - 70% of charge<br>Subsequent visit - 70% of charge   |

This policy **✗ does not include** General treatment (Extras) cover for

|                          |                           |  |
|--------------------------|---------------------------|--|
| ✗ Blood glucose monitors | ✗ Major dental            | ✗ Podiatry                                   |
| ✗ Endodontic             | ✗ Non PBS pharmaceuticals | ✗ Psychology                                 |
| ✗ Hearing aids           | ✗ Orthodontic             | ✗ Other treatments - check with your insurer |

## Ambulance cover

Ambulance cover is provided by the State government for residents of Tasmania. This may include cover whilst interstate, except for South Australia and Queensland where no cover applies. In other states please check with Ambulance Tasmania - [https://www.health.tas.gov.au/ambulance/fees\\_and\\_accounts](https://www.health.tas.gov.au/ambulance/fees_and_accounts).

For further information about this policy see

<https://phoenixhealthfund.com.au/covers-by-life-stage/>

Disclaimer

The information contained in this Private Health Information Statement was provided by the insurer and is intended as general information. It may not take into account your particular circumstances. For information please contact the insurer.