

Private Health Information Statement - Combined policy

**Gold Complete Hospital 250 & Base Extras**

**Phoenix Health Fund Limited**  
<https://www.phoenixhealthfund.com.au>  
[enquiries@phoenixhealthfund.com.au](mailto:enquiries@phoenixhealthfund.com.au)  
1800 028 817

**Monthly Premium**  
**\$678.71 #**  
(before any rebate, loading or discount)

Covers one adult & dependants, including non-student dependants (2 or more people, only one of whom is an adult)  
Available in South Australia  
Closed to new members

# You may be entitled to an Australian Government rebate on the above premium. Your premium may also include a Lifetime Health Cover loading, an age-based discount or an insurer discount. Check with your insurer for details.

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

Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

This policy provides accident cover and benefits for travel or accommodation (outside of hospital) - check with your insurer for details.

**Covered**  
For information on what is covered under each category, see <https://privatehealth.gov.au/categories>

**Restricted**  
Restricted categories partially cover your hospital costs as a private patient in a public hospital. You may incur significant expenses in a private room or private hospital.

**Not Covered**  
These categories are not covered by this policy.

This policy includes cover for

|                                                         |                                 |                                                                                   |
|---------------------------------------------------------|---------------------------------|-----------------------------------------------------------------------------------|
| Assisted reproductive services                          | Eye (not cataracts)             | Miscarriage and termination of pregnancy                                          |
| Back, neck and spine                                    | Gastrointestinal endoscopy      | Pain management                                                                   |
| Blood                                                   | Gynaecology                     | Pain management with device                                                       |
| Bone, joint and muscle                                  | Heart and vascular system       | Palliative care                                                                   |
| Brain and nervous system                                | Hernia and appendix             | Plastic and reconstructive surgery (medically necessary)                          |
| Breast surgery (medically necessary)                    | Hospital psychiatric services   | Podiatric surgery (provided by a registered podiatric surgeon – limited benefits) |
| Cataracts                                               | Implantation of hearing devices | Pregnancy and birth                                                               |
| Chemotherapy, radiotherapy and immunotherapy for cancer | Insulin pumps                   | Rehabilitation                                                                    |
| Dental surgery                                          | Joint reconstructions           | Skin                                                                              |
| Diabetes management (excluding insulin pumps)           | Joint replacements              | Sleep studies                                                                     |
| Dialysis for chronic kidney failure                     | Kidney and bladder              | Tonsils, adenoids and grommets                                                    |
| Digestive system                                        | Lung and chest                  | Weight loss surgery                                                               |
| Ear, nose and throat                                    | Male reproductive system        |                                                                                   |

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on [privatehealth.gov.au](https://privatehealth.gov.au) for which hospitals have arrangements with your insurer – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

The following payments may also apply for hospital admissions

**Excess:** You will have to pay an excess of \$250 per admission. This is limited to a maximum of \$250 per person and \$250 per policy per year.

**Co-payments:** No co-payments

The following waiting periods for hospital admissions apply to new or upgrading members

Waiting periods:

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 12 months for pregnancy and birth (obstetrics)
- 2 months for all other treatments

Gap Cover

This provider offers '[known gap](#)' or '[no gap](#)' cover for medical bills for this product.

The [Medical Costs Finder](#) lets you find out more about the cost of specialist medical services.

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                       | \$500 per person                                                   | Periodic oral examination - \$29.20<br>Scale & clean - \$55.20<br>Fluoride treatment - \$19.20 |
| Optical                 | 6                       | \$150 per person                                                   | Single vision lenses & frames - 80% of charge<br>Multi-focal lenses & frames - \$80.00         |
| Non PBS pharmaceuticals | 2                       | \$200 per person                                                   | Per eligible prescription - \$30.00                                                            |
| Physiotherapy           | 2                       | \$250 per person                                                   | Initial visit - \$40.00<br>Subsequent visit - \$29.60                                          |
| Chiropractic            | 2                       | \$250 per person<br>(combined limit for chiropractic & osteopathy) | Initial visit - \$32.00<br>Subsequent visit - \$24.00                                          |
| Osteopathy*             | 2                       |                                                                    | Initial visit - \$32.00<br>Subsequent visit - \$24.00                                          |

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

|                                                                                                           |                                                                                                  |                                                                                                                                |
|-----------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|
|  Acupuncture            |  Major dental |  Remedial massage                           |
|  Blood glucose monitors |  Orthodontic  |  Other treatments - check with your insurer |
|  Endodontic             |  Podiatry     |                                                                                                                                |
|  Hearing aids           |  Psychology   |                                                                                                                                |

Ambulance cover

In South Australia this policy provides:

**Emergency:** Unlimited with a waiting period of 1 day.

**Non-emergency:** Unlimited transport with a waiting period of 1 day, or 1 day for pre-existing conditions.

**Call-out fees:** will be paid for each attendance, including emergency treatment without transport to hospital.

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.