

Private Health Information Statement - Combined policy

Gold Complete 1000 & Everyday Extras 60

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

Monthly Premium  
\$344.85 #  
(before any rebate, loading or discount)

Covers only one person  
Available in Western 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.

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>

R 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 \$500 per admission. This is limited to a maximum of \$500 per person and \$500 per policy per year.

**Co-payments:** Every time you go to hospital you will have to pay:

- \$500 per day for a shared room for overnight admissions
- \$500 per day for a private room for overnight admissions
- \$500 for day surgery (no overnight stay)
- The maximum co-payment is \$1,000 per year

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

| Note, for items marked with an asterisk *: 100% benefit available on preventative dental services- includes items 012, 013, 111, 114, 115, 121, 161. Claimable once per appointment, up to twice per person per calendar year. |                         |                                                                                                                                                                  |                                                                                                                     |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|
| Treatment                                                                                                                                                                                                                      | Waiting period (months) | Benefit limits (per 12 months unless otherwise stated)                                                                                                           | Examples of maximum benefits                                                                                        |
| General dental*                                                                                                                                                                                                                | 2                       | No annual limit<br>(no limit on preventative dental)                                                                                                             | Periodic oral examination - 100% of charge<br>Scale & clean - 100% of charge<br>Fluoride treatment - 100% of charge |
| Major dental                                                                                                                                                                                                                   | 12                      | \$800 per policy<br>(combined limit for major dental & endodontic)                                                                                               | Surgical tooth extraction - 60% of charge<br>Full crown veneered - 60% of charge                                    |
| Endodontic                                                                                                                                                                                                                     | 12                      |                                                                                                                                                                  | Filling of one root canal - 60% of charge                                                                           |
| Orthodontic                                                                                                                                                                                                                    | 12                      | \$800 per policy<br>\$2,100 lifetime limit                                                                                                                       | Braces for upper & lower teeth, including removal plus fitting of retainer - 60% of charge                          |
| Optical                                                                                                                                                                                                                        | 6                       | \$260 per policy                                                                                                                                                 | Single vision lenses & frames - 60% of charge<br>Multi-focal lenses & frames - 60% of charge                        |
| Non PBS pharmaceuticals                                                                                                                                                                                                        | 2                       | \$250 per policy<br>(combined limit for non pbs pharmaceuticals & vaccinations)                                                                                  | Per eligible prescription - 60% of charge                                                                           |
| Physiotherapy                                                                                                                                                                                                                  | 2                       | \$800 per policy<br>(combined limit for physiotherapy, chiropractic, acupuncture, remedial massage, exercise physiology & osteopathy - <b>Sub-limits apply</b> ) | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge                                                   |
| Chiropractic                                                                                                                                                                                                                   | 2                       |                                                                                                                                                                  | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge                                                   |
| Podiatry                                                                                                                                                                                                                       | 2                       | \$300 per policy                                                                                                                                                 | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge                                                   |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |    |                                                                                                                                                 |                                                                   |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|-------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|
| Psychology                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 2  | \$600 per policy<br>(combined limit for psychology, eye therapy (orthoptics), occupational therapy & speech therapy - <b>Sub-limits apply</b> ) | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Acupuncture                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 2  | Combined limit - see Physiotherapy                                                                                                              | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Remedial massage                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 2  | Combined limit - see Physiotherapy                                                                                                              | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Blood glucose monitors                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 12 | \$600 per policy<br>(combined limit for blood glucose monitors & other services - <b>Sub-limits apply</b> )                                     | Per monitor - 60% of charge                                       |
| Dietetics/dietary advice                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 2  | \$200 per policy<br>(combined limit for dietetics/dietary advice, health management / healthy lifestyle & other services)                       | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Exercise physiology                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 2  | Combined limit - see Physiotherapy                                                                                                              | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Eye therapy (orthoptics)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 2  | Combined limit - see Psychology                                                                                                                 | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Health management / Healthy lifestyle                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 2  | Combined limit - see Dietetics/dietary advice                                                                                                   | Health management - 60% of charge                                 |
| Occupational therapy                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 2  | Combined limit - see Psychology                                                                                                                 | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Orthotics (podiatric orthoses)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 2  | \$300 per policy                                                                                                                                | Orthotics supply & fit - 60% of charge                            |
| Osteopathy                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 2  | Combined limit - see Physiotherapy                                                                                                              | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Speech therapy                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 2  | Combined limit - see Psychology                                                                                                                 | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Vaccinations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 2  | Combined limit - see Non PBS pharmaceuticals                                                                                                    | Per service - 60% of charge                                       |
| <p>*\$400 sublimit for Physiotherapy/ Myotherapy &amp; Exercise Physiology; \$400 sublimit for Chiropractic, Osteopathy, Remedial Massage &amp; Acupuncture; up to overall combined limit of \$800. *\$200 sublimit per modality for Mental Health (including Psychology &amp; Counselling), Speech Therapy, Eye Therapy, Occupational Therapy; up to overall combined limit of \$600. *Aids to Recovery (including Blood Glucose monitors) have a sublimit of \$200 per item, up to overall limit of \$600 every 2 years. *Non PBS Pharmacy benefit applies after PBS co-payment applied.</p> |    |                                                                                                                                                 |                                                                   |

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

|                |                                              |
|----------------|----------------------------------------------|
| ✗ Hearing aids | ✗ Other treatments - check with your insurer |
|----------------|----------------------------------------------|

## Ambulance cover

In Western 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.