

# Private Health Information Statement - Combined policy

Silver Plus Content 500 & 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

\$712.98<sup>#</sup>

(before any rebate, loading or discount)

Covers two adults & dependants  
(3 or more people, only 2 of whom are adults)

Available in NSW & ACT

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 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.

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

This policy ✗ does not include cover for

|                                       |                               |                       |
|---------------------------------------|-------------------------------|-----------------------|
| ✗ Dialysis for chronic kidney failure | ✗ Pain management with device | ✗ Weight loss surgery |
| ✗ Insulin pumps                       | ✗ Sleep studies               |                       |

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 \$1000 per policy per year.

Excess payments do not apply to hospital admissions for dependants.

**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.

Other features of this hospital cover

Phoenix Health Hospital Cover features include... \*Access Gap – Where your Doctor agrees to participate in our Access Gap Program, you can eliminate or reduce your out-of-pocket costs that you may have otherwise incurred towards your hospital procedure. \*Hospital Care Programs – supporting you beyond a hospitalisation, you have access to programs designed to support your health and wellbeing before and after a hospital admission. \*Full Ambulance Cover – medically required emergency and non-emergency Ambulance treatment and transport is covered on all of our Hospital Covers, Australia-wide.

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 person<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 person<br>\$2,100 lifetime limit                                      | Braces for upper & lower teeth, including removal plus fitting of retainer - 60% of charge                          |
| Optical                                                                                                                                                                                                                        | 6                       | \$260 per person                                                                | Single vision lenses & frames - 60% of charge<br>Multi-focal lenses & frames - 60% of charge                        |
| Non PBS pharmaceuticals                                                                                                                                                                                                        | 2                       | \$250 per person<br>(combined limit for non pbs pharmaceuticals & vaccinations) | Per eligible prescription - 60% of charge                                                                           |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |    |                                                                                                                                                                  |                                                                   |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|
| Physiotherapy                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 2  | \$800 per person<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 person                                                                                                                                                 | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Psychology                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2  | \$600 per person<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 person<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 person<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 person                                                                                                                                                 | 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                                       |
| *\$400 sublimit for Physiotherapy/ Myotherapy & Exercise Physiology; \$400 sublimit for Chiropractic, Osteopathy, Remedial Massage & Acupuncture; up to overall combined limit of \$800. *\$200 sublimit per modality for Mental Health (including Psychology & 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. |    |                                                                                                                                                                  |                                                                   |

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

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

## Ambulance cover

In NSW & ACT 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.