

**Phoenix Health Fund Limited**
Base Extras Cover**\$65.58 / month**
(Before Rebate, Discount & Loading)
Available in VIC

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: One adult & dependants (2 or more people, only one of whom is an adult).

Children (0 - 17), non-classified* dependant (18 - 20) and students (21 - 24), as well as persons with a disability who qualify as a child, non-classified* dependant and student in these age ranges.

*Non-classified dependant: Dependants can stay on your family policy at no extra cost until their 21st birthday.

This health insurer does not operate a preferred provider scheme.

Policy ID: PWA/BA/VCDF1D

Source: [Private Health Information Statement \(PHIS\)](#)

Extras Cover

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

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Chiropractic	2	\$250 per person combined limit for chiropractic & osteopathy	- Initial visit: \$32 - Subsequent visit: \$24
✓ General dental	2	\$500 per person	- Fluoride treatment: \$19.2 - Scale & clean: \$55.2 - Periodic oral examination: \$29.2
✓ Non PBS pharmaceuticals	2	\$200 per person	Per eligible prescription: \$30
✓ Optical	6	\$150 per person	- Multi-focal lenses & frames: \$80 - Single vision lenses & frames: 80% of charge
✓ Osteopathy*	2	\$250 per person combined limit for chiropractic & osteopathy	- Initial visit: \$32 - Subsequent visit: \$24
✓ Physiotherapy	2	\$250 per person	- Initial visit: \$40 - Subsequent visit: \$29.6

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

- | | | |
|---------------------------------|---|----------------------------------|
| ✗ Acupuncture | ✗ Exercise physiology | ✗ Orthodontic |
| ✗ Ante-natal/Post-natal classes | ✗ Eye therapy (orthoptics) | ✗ Orthotics (podiatric orthoses) |
| ✗ Audiology | ✗ Health management / Healthy lifestyle | ✗ Podiatry |
| ✗ Blood glucose monitors | ✗ Hearing aids | ✗ Psychology |
| ✗ Chinese medicine | ✗ Home nursing | ✗ Remedial massage |
| ✗ Dietetics/dietary advice | ✗ Major dental | ✗ Speech therapy |
| ✗ Endodontic | ✗ Occupational therapy | ✗ Vaccinations |

Ambulance cover

In VIC 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/>

Insurer Details



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Call now **1800 028 817**
Sponsor link

Phoenix Health Fund Limited

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

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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/PWA/BA/VCDF1D>