

**Phoenix Health Fund Limited****Bronze Plus Starter Hospital 500 & First Start Extras****\$179.20 / 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 a Lifetime Health Cover Loading or an insurer discount. Check with your insurer for details.

This policy covers: Only one person.

- This policy exempts you from the Medicare Levy Surcharge.
- This policy provides accident cover - check with insurer for details.
- This policy provides benefits for travel or accommodation outside of hospital - check with insurer for details.

Policy ID: PWA/BSFS/VWSR10**Source:** Private Health Information Statement (PHIS)

Hospital Cover

✓ Covered

R Restricted Cover

✗ Not Covered

This policy **includes** cover for

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

This policy **does not include** cover for

- | | | |
|---------------------------------------|-------------------------------|-----------------------|
| ✗ Assisted reproductive services | ✗ Heart and vascular system | ✗ Pregnancy and birth |
| ✗ Back, neck and spine | ✗ Insulin pumps | ✗ Weight loss surgery |
| ✗ Cataracts | ✗ Joint replacements | |
| ✗ Dialysis for chronic kidney failure | ✗ Pain management with device | |

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 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 on admission. This is limited to a maximum of \$500 per person and \$500 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
- 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 (<https://www.health.gov.au/resources/apps-and-tools/medical-costs-finder>) lets you find out more about the cost of specialist medical services.

This health insurer does not operate a preferred provider scheme.

Policy ID: PWA/BSFS/VWSR10 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
✓ Acupuncture	2	\$150 per service up to \$400 per policy combined limit for acupuncture, chiropractic, general dental, optical, physiotherapy & remedial massage	• Initial visit: 70% of charge • Subsequent visit: 70% of charge
✓ Chiropractic	2	\$150 per service up to \$400 per policy combined limit for acupuncture, chiropractic, general dental, optical, physiotherapy & remedial massage	• Initial visit: 70% of charge • Subsequent visit: 70% of charge
✓ General dental	2	\$150 per service up to \$400 per policy combined limit for acupuncture, chiropractic, general dental, optical, physiotherapy & remedial massage	• Fluoride treatment: 70% of charge • Scale & clean: 70% of charge • Surgical tooth extraction: 70% of charge • Periodic oral examination: 70% of charge
✓ Optical	6	\$150 per service up to \$400 per policy combined limit for acupuncture, chiropractic, general dental, optical, physiotherapy & remedial massage	• Multi-focal lenses & frames: 70% of charge • Single vision lenses & frames: 70% of charge
✓ Physiotherapy	2	\$150 per service up to \$400 per policy combined limit for acupuncture, chiropractic, general dental, optical, physiotherapy & remedial massage	• Initial visit: 70% of charge • Subsequent visit: 70% of charge

✓ Remedial massage	2	\$150 per service up to \$400 per policy combined limit for acupuncture, chiropractic, general dental, optical, physiotherapy & remedial massage	• Initial visit: 70% of charge • Subsequent visit: 70% of charge
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This policy does not include General treatment (Extras) cover for

✗ Ante-natal/Post-natal classes	✗ Eye therapy (orthoptics)	✗ Orthodontic
✗ Audiology	✗ Health management / Healthy lifestyle	✗ Orthotics (podiatric orthoses)
✗ Blood glucose monitors	✗ Hearing aids	✗ Osteopathy
✗ Chinese medicine	✗ Home nursing	✗ Podiatry
✗ Dietetics/dietary advice	✗ Major dental	✗ Psychology
✗ Endodontic	✗ Non PBS pharmaceuticals	✗ Speech therapy
✗ Exercise physiology	✗ 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**Phoenix Health Fund Limited**

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Call now 📞 1800 028 817 Sponsor link

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☎ 1800 028 817

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