Phoenix Health Fund Limited

Bronze Plus Starter 250 & Mid Extras

$478.58 / month
(Before Rebate, Discount & Loading)
Available in NSW & ACT

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: Two adults & dependants (3 or more people, only 2 of whom are adults).

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 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/BSMA/NCHI2D

Source: Private Health Information Statement (PHIS)

Hospital Cover

✓ Covered | R Restricted Cover | ✗ Not Covered

This policy includes cover for

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

This policy does not include cover for

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

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 of $250 per admission. This is limited to a maximum of $250 per person and $500 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
- 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/BSMA/NCHI2D Source: Private Health Information Statement (PHIS)

Extras Cover

This policy includes General treatment (Extras) cover for

Note, for treatments marked with * : *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
✓ **Acupuncture**	2	**$400 per person** combined limit for acupuncture, chiropractic, osteopathy & other services	• Initial visit: $22.5 • Subsequent visit: $22.5
✓ **Blood glucose monitors**	2	**$150 per person**	• Per monitor: 80% of charge
✓ **Chiropractic**	2	**$400 per person** combined limit for acupuncture, chiropractic, osteopathy & other services	• Initial visit: $36 • Subsequent visit: $27
✓ **Endodontic***	2	**$1,500 per person** combined limit for endodontic, general dental, major dental & orthodontic sub-limits apply	• Filling of one root canal: $153

✓ **Exercise physiology**	2	**$400 per person** combined limit for exercise physiology, physiotherapy, remedial massage & other services sub-limits apply	• Initial visit: $35 • Subsequent visit: $27
✓ **Eye therapy (orthoptics)**	2	**$300 per person** combined limit for eye therapy (orthoptics), occupational therapy & speech therapy sub-limits apply	• Initial visit: $40.5 • Subsequent visit: $39.6
✓ **General dental***	2	**$1,500 per person** combined limit for endodontic, general dental, major dental & orthodontic sub-limits apply	• Fluoride treatment: $21.6 • Scale & clean: $62.1 • Periodic oral examination: $32.85
✓ **Health management / Healthy lifestyle**	2	**$100 per person**	• Health management: 80% of charge
✓ **Major dental***	12	**$1,500 per person** combined limit for endodontic, general dental, major dental & orthodontic sub-limits apply	• Surgical tooth extraction: $144 • Full crown veneered: $787
✓ **Non PBS pharmaceuticals***	2	**$250 per person** combined limit for non pbs pharmaceuticals & vaccinations	• Per eligible prescription: $45
✓ **Occupational therapy**	2	**$300 per person** combined limit for eye therapy (orthoptics), occupational therapy & speech therapy sub-limits apply	• Initial visit: $54 • Subsequent visit: $36
✓ **Optical**	6	**$200 per person**	• Multi-focal lenses & frames: 80% of charge • Single vision lenses & frames: 80% of charge
✓ **Orthodontic***	12	**$1,500 per person** combined limit for endodontic, general dental, major dental & orthodontic sub-limits apply	• Braces for upper & lower teeth, including removal plus fitting of retainer: 80% of charge
✓ **Orthotics (podiatric orthoses)**	2	**$200 per person** combined limit for orthotics (podiatric orthoses) & podiatry	• Orthotics supply & fit: 80% of charge
✓ **Osteopathy**	2	**$400 per person** combined limit for acupuncture, chiropractic, osteopathy & other services	• Initial visit: $36 • Subsequent visit: $27
✓ **Physiotherapy**	2	**$400 per person** combined limit for exercise physiology, physiotherapy, remedial massage & other services	• Initial visit: $45 • Subsequent visit: $33.3
✓ **Podiatry**	2	**$200 per person** combined limit for orthotics (podiatric orthoses) & podiatry	• Initial visit: $39.6 • Subsequent visit: $30.6

✓ **Remedial massage**	2	**$400 per person** combined limit for exercise physiology, physiotherapy, remedial massage & other services sub-limits apply	• Initial visit: $25 • Subsequent visit: $22.5
✓ **Speech therapy**	2	**$300 per person** combined limit for eye therapy (orthoptics), occupational therapy & speech therapy sub-limits apply	• Initial visit: $76.5 • Subsequent visit: $40.5
✓ **Vaccinations**	2	**$250 per person** combined limit for non pbs pharmaceuticals & vaccinations	• Per service: $45

**Overall Dental limit $1500 with Sub Limits of $1000 each on: Crowns & Bridges; Implants; Inlays, Onlays & Veneers. Lifetime Limit of $1000 on Orthodontics

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

- ✗ Ante-natal/Post-natal classes
- ✗ Audiology
- ✗ Chinese medicine
- ✗ Dietetics/dietary advice
- ✗ Hearing aids
- ✗ Home nursing
- ✗ Psychology

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/

Insurer Details

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Call now 1800 028 817 Sponsor link

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