



Phoenix Health Fund Limited
Bronze Plus Starter 500 & Top Extras

\$664.60 / 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, including non-student dependants (3 or more people, only 2 of whom are adults).

Children (0 - 17), non-classified* dependant (18 - 20), students (21 - 24) and non-students (21 to 24), as well as persons with a disability who qualify as a child, non-classified* dependant, student and non-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/BSTA/NCMK2Y

Source: Private Health Information Statement (PHIS)

Hospital Cover

✓ Covered

R Restricted Cover

✗ Not Covered

This policy includes cover for

- | | | |
|---|-----------------------------------|--|
| ✓ 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 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
- 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/BSTA/NCMK2Y 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	\$450 per person combined limit for acupuncture, chiropractic, osteopathy & other services	• Initial visit: \$25 • Subsequent visit: \$25
✓ Blood glucose monitors	2	\$900 per person	• Per monitor: 80% of charge
✓ Chiropractic	2	\$450 per person combined limit for acupuncture, chiropractic, osteopathy & other services	• Initial visit: \$40 • Subsequent visit: \$30
✓ Dietetics/dietary advice	2	\$300 per person	• Initial visit: \$60 • Subsequent visit: \$40
✓ Endodontic	2	\$800 per person	• Filling of one root canal: \$170

✓ Exercise physiology	2	\$800 per person combined limit for exercise physiology, physiotherapy, remedial massage & other services sub-limits apply	- Initial visit: \$40 - Subsequent visit: \$30
✓ Eye therapy (orthoptics)	2	\$500 per person combined limit for eye therapy (orthoptics), occupational therapy & speech therapy sub-limits apply	- Initial visit: \$45 - Subsequent visit: \$44
✓ General dental*	2	No annual limit	- Fluoride treatment: \$24 - Scale & clean: \$69 - Periodic oral examination: \$36.5
✓ Health management / Healthy lifestyle	2	\$150 per person	Health management: 80% of charge
✓ Hearing aids	12	\$1,700 per person sub-limits apply	Hearing aid: \$900
✓ Home nursing	2	\$500 per person sub-limits apply	- Initial visit: \$15 - Subsequent visit: \$15
✓ Major dental	12	\$2,000 per person sub-limits apply	- Surgical tooth extraction: \$160 - Full crown veneered: \$875
✓ Non PBS pharmaceuticals	2	\$500 per person combined limit for non pbs pharmaceuticals & vaccinations	Per eligible prescription: \$70
✓ Occupational therapy	2	\$500 per person combined limit for eye therapy (orthoptics), occupational therapy & speech therapy sub-limits apply	- Initial visit: \$60 - Subsequent visit: \$40
✓ Optical	6	\$310 per person	- Multi-focal lenses & frames: 80% of charge - Single vision lenses & frames: 80% of charge
✓ Orthodontic	12	\$1,200 per person \$2,400 lifetime limit sub-limits apply	Braces for upper & lower teeth, including removal plus fitting of retainer: 80% of charge
✓ Orthotics (podiatric orthoses)	2	\$400 per person combined limit for orthotics (podiatric orthoses) & podiatry	Orthotics supply & fit: 80% of charge
✓ Osteopathy	2	\$450 per person combined limit for acupuncture, chiropractic, osteopathy & other services	- Initial visit: \$40 - Subsequent visit: \$30
✓ Physiotherapy	2	\$800 per person combined limit for exercise physiology, physiotherapy, remedial massage & other services	- Initial visit: \$50 - Subsequent visit: \$37
✓ Podiatry	2	\$400 per person combined limit for orthotics (podiatric orthoses) & podiatry	- Initial visit: \$44 - Subsequent visit: \$34

✓ Psychology	2	\$500 per person	- Initial visit: \$75 - Subsequent visit: \$75
✓ Remedial massage	2	\$800 per person combined limit for exercise physiology, physiotherapy, remedial massage & other services sub-limits apply	- Initial visit: \$32 - Subsequent visit: \$25
✓ Speech therapy	2	\$500 per person combined limit for eye therapy (orthoptics), occupational therapy & speech therapy sub-limits apply	- Initial visit: \$85 - Subsequent visit: \$45
✓ Vaccinations	2	\$500 per person combined limit for non pbs pharmaceuticals & vaccinations sub-limits apply	Per service: \$70

**Overall Major Dental limit \$2000, with Sub Limits of \$1000 for Inlays, Onlays & Veneers; \$1000 for Crowns & Bridges; \$1000 for Implants and \$1000 for Dentures. Orthodontics limit of \$1200 per person per year, up to Lifetime Limit of \$2400.

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

✗ Ante-natal/Post-natal classes

✗ Audiology

✗ Chinese medicine

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

Phoenix Health Fund Limited

 <https://www.phoenixhealthfund.com.au>

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