



**Phoenix Health Fund Limited**  
Bronze Plus YoungFamilies 500 Excess Cover

**\$521.60 / 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:** 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/BYF/VDZW2D

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](http://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/BYF/VDZW2D 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	<b>\$225 per person</b> combined limit for acupuncture, chiropractic & other services	<ul style="list-style-type: none"> <li>• Initial visit: \$25</li> <li>• Subsequent visit: \$25</li> </ul>
✓ Blood glucose monitors	2	<b>\$200 per person</b> sub-limits apply	<ul style="list-style-type: none"> <li>• Per monitor: 80% of charge</li> </ul>
✓ Chiropractic	2	<b>\$225 per person</b> combined limit for acupuncture, chiropractic & other services	<ul style="list-style-type: none"> <li>• Initial visit: \$40</li> <li>• Subsequent visit: \$30</li> </ul>
✓ Endodontic	2	<b>\$800 per person</b> combined limit for endodontic, general dental & major dental sub-limits apply	<ul style="list-style-type: none"> <li>• Filling of one root canal: \$170</li> </ul>
✓ Exercise physiology	2	<b>\$400 per person</b> combined limit for exercise physiology, physiotherapy, remedial massage & other services	<ul style="list-style-type: none"> <li>• Initial visit: \$40</li> <li>• Subsequent visit: \$30</li> </ul>

✓ <b>Eye therapy (orthoptics)</b>	2	<b>\$300 per person</b> combined limit for eye therapy (orthoptics), occupational therapy & speech therapy sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: \$45</li> <li>Subsequent visit: \$44</li> </ul>
✓ <b>General dental</b>	2	<b>\$800 per person</b> combined limit for endodontic, general dental & major dental sub-limits apply	<ul style="list-style-type: none"> <li>Fluoride treatment: \$24</li> <li>Scale &amp; clean: \$68</li> <li>Periodic oral examination: \$35</li> </ul>
✓ <b>Major dental</b>	12	<b>\$800 per person</b> combined limit for endodontic, general dental & major dental sub-limits apply	<ul style="list-style-type: none"> <li>Surgical tooth extraction: \$150</li> <li>Full crown veneered: \$800</li> </ul>
✓ <b>Non PBS pharmaceuticals</b>	2	<b>\$250 per person</b> combined limit for non pbs pharmaceuticals & vaccinations	<ul style="list-style-type: none"> <li>Per eligible prescription: \$70</li> </ul>
✓ <b>Occupational therapy</b>	2	<b>\$300 per person</b> combined limit for eye therapy (orthoptics), occupational therapy & speech therapy	<ul style="list-style-type: none"> <li>Initial visit: \$60</li> <li>Subsequent visit: \$40</li> </ul>
✓ <b>Optical</b>	6	<b>\$240 per person</b>	<ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: 80% of charge</li> <li>Single vision lenses &amp; frames: 80% of charge</li> </ul>
✓ <b>Orthodontic</b>	12	<b>\$1,200 per person</b> \$1,200 lifetime limit sub-limits apply	<ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: 80% of charge</li> </ul>
✓ <b>Physiotherapy</b>	2	<b>\$400 per person</b> combined limit for exercise physiology, physiotherapy, remedial massage & other services sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: \$50</li> <li>Subsequent visit: \$37</li> </ul>
✓ <b>Podiatry</b>	2	<b>\$200 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$44</li> <li>Subsequent visit: \$34</li> </ul>
✓ <b>Psychology</b>	2	<b>\$250 per person</b> sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: \$75</li> <li>Subsequent visit: \$75</li> </ul>
✓ <b>Remedial massage</b>	2	<b>\$400 per person</b> combined limit for exercise physiology, physiotherapy, remedial massage & other services	<ul style="list-style-type: none"> <li>Initial visit: \$32</li> <li>Subsequent visit: \$25</li> </ul>
✓ <b>Speech therapy</b>	2	<b>\$300 per person</b> combined limit for eye therapy (orthoptics), occupational therapy & speech therapy	<ul style="list-style-type: none"> <li>Initial visit: \$85</li> <li>Subsequent visit: \$45</li> </ul>
✓ <b>Vaccinations</b>	2	<b>\$250 per person</b> combined limit for non pbs pharmaceuticals & vaccinations	<ul style="list-style-type: none"> <li>Per service: \$70</li> </ul>

\*Non PBS Pharmaceuticals excludes contraceptives and items purchased over the counter

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

- |                                 |   |                                  |
|---------------------------------|---|----------------------------------|
| ✗ Ante-natal/Post-natal classes | ✗ Dietetics/dietary advice              | ✗ Home nursing                   |
| ✗ Audiology                     | ✗ Health management / Healthy lifestyle | ✗ Orthotics (podiatric orthoses) |
| ✗ Chinese medicine              | ✗ Hearing aids                          | ✗ Osteopathy                     |

## 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**

Bronze Plus YoungFamilies 500 Excess Cover

**\$521.60 / month**

(Before Rebate, Discount &amp; Loading)

Available in VIC

Call now 1800 028 817 Sponsor link

**Phoenix Health Fund Limited** <https://www.phoenixhealthfund.com.au> [enquiries@phoenixhealthfund.com.au](mailto:enquiries@phoenixhealthfund.com.au)

1800 028 817

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