



**Phoenix Health Fund Limited**  
Everyday Extras 60

**\$206.86 / month**  
(Before Rebate, Discount & Loading)  
Available in SA

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:** 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 health insurer does not operate a preferred provider scheme.

Policy ID: PWA/E60/SGYC2D

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	<b>\$800 per person</b> combined limit for acupuncture, chiropractic, exercise physiology, osteopathy, physiotherapy & remedial massage	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>
✓ Blood glucose monitors	12	<b>\$600 per person</b> sub-limits apply	<ul style="list-style-type: none"> <li>Per monitor: 60% of charge</li> </ul>
✓ Chiropractic	2	<b>\$800 per person</b> combined limit for acupuncture, chiropractic, exercise physiology, osteopathy, physiotherapy & remedial massage sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>
✓ Dietetics/dietary advice	2	<b>\$200 per person</b> combined limit for dietetics/dietary advice, health management / healthy lifestyle & other services	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>
✓ Endodontic	12	<b>\$800 per person</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"> <li>Filling of one root canal: 60% of charge</li> </ul>
✓ Exercise physiology	2	<b>\$800 per person</b> combined limit for acupuncture, chiropractic, exercise physiology, osteopathy, physiotherapy & remedial massage sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>

✓ Eye therapy (orthoptics)	2	<b>\$600 per person</b> combined limit for eye therapy (orthoptics), occupational therapy, psychology & speech therapy sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>
✓ General dental*	2	<b>No annual limit</b>	<ul style="list-style-type: none"> <li>Fluoride treatment: 100% of charge</li> <li>Scale &amp; clean: 100% of charge</li> <li>Periodic oral examination: 100% of charge</li> </ul>
✓ Health management / Healthy lifestyle	2	<b>\$200 per person</b> combined limit for dietetics/dietary advice, health management / healthy lifestyle & other services	<ul style="list-style-type: none"> <li>Health management: 60% of charge</li> </ul>
✓ Major dental	12	<b>\$800 per person</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"> <li>Surgical tooth extraction: 60% of charge</li> <li>Full crown veneered: 60% of charge</li> </ul>
✓ Non PBS pharmaceuticals	2	<b>\$250 per person</b> combined limit for non pbs pharmaceuticals & vaccinations	<ul style="list-style-type: none"> <li>Per eligible prescription: 60% of charge</li> </ul>
✓ Occupational therapy	2	<b>\$600 per person</b> combined limit for eye therapy (orthoptics), occupational therapy, psychology & speech therapy sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>
✓ Optical	6	<b>\$260 per person</b>	<ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: 60% of charge</li> <li>Single vision lenses &amp; frames: 60% of charge</li> </ul>
✓ Orthodontic	12	<b>\$800 per person</b> \$2,100 lifetime limit	<ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: 60% of charge</li> </ul>
✓ Orthotics (podiatric orthoses)	2	<b>\$300 per person</b>	<ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: 60% of charge</li> </ul>
✓ Osteopathy	2	<b>\$800 per person</b> combined limit for acupuncture, chiropractic, exercise physiology, osteopathy, physiotherapy & remedial massage sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>
✓ Physiotherapy	2	<b>\$800 per person</b> combined limit for acupuncture, chiropractic, exercise physiology, osteopathy, physiotherapy & remedial massage sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>
✓ Podiatry	2	<b>\$300 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>
✓ Psychology	2	<b>\$600 per person</b> combined limit for eye therapy (orthoptics), occupational therapy, psychology & speech therapy sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>

<p>✓ Remedial massage</p>	2	<p><b>\$800 per person</b></p> <p>combined limit for acupuncture, chiropractic, exercise physiology, osteopathy, physiotherapy &amp; remedial massage</p> <p>sub-limits apply</p>	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>
<p>✓ Speech therapy</p>	2	<p><b>\$600 per person</b></p> <p>combined limit for eye therapy (orthoptics), occupational therapy, psychology &amp; speech therapy</p> <p>sub-limits apply</p>	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>
<p>✓ Vaccinations</p>	2	<p><b>\$250 per person</b></p> <p>combined limit for non pbs pharmaceuticals &amp; vaccinations</p>	<ul style="list-style-type: none"> <li>Per service: 60% of charge</li> </ul>

\*\$400 sublimit for Physiotherapy/ Myotherapy & Exercise Physiology; \$400 sublimit for Chiropractic, Osteopathy, Remedial Massage & Acupuncture; up to overall combined limit of \$800. \*\$200 sublimit per modality for Mental Health (including Psychology & Counselling), Speech Therapy, Eye Therapy, Occupational Therapy; up to overall combined limit of \$600. \*Aids to Recovery (including Blood Glucose monitors) have a sublimit of \$200 per item, up to overall limit of \$600 every 2 years. \*Non PBS Pharmacy benefit applies after PBS co-payment applied.

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

- ✗ Ante-natal/Post-natal classes
- ✗ Chinese medicine
- ✗ Home nursing
- ✗ Audiology
- ✗ Hearing aids

## Ambulance cover

In SA this policy provides:

Emergency: With a waiting period of 1 day, limited to \$1,000 per person per year.

Non-emergency: Transport with a waiting period of 1 day, or 1 day for pre-existing conditions, limited to \$1,000 per person per year.

Call-out fees: Will be paid for each attendance, including emergency treatment without transport to hospital.

**Other features of this ambulance cover:** 60% benefit for Emergency & Non-emergency Ambulance up to overall limit of \$1000 per person per calendar year

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](mailto:enquiries@phoenixhealthfund.com.au)

 **1800 028 817**

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