



Phoenix Health Fund Limited
Silver Everyday Hospital 250 & Complete Extras 70

\$686.08 / 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, an Age-based Discount 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/EHE7/VHWN2D

Source: Private Health Information Statement (PHIS).

Hospital Cover

✓ Covered

R Restricted Cover

✗ Not Covered

This policy **includes** cover for

- | | | |
|---|-----------------------------------|--|
| ✓ Back, neck and spine | ✓ Ear, nose and throat | ✓ Male reproductive system |
| ✓ 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) | ✓ Heart and vascular system | ✓ Plastic and reconstructive surgery (medically necessary) |
| ✓ Chemotherapy, radiotherapy and immunotherapy for cancer | ✓ Hernia and appendix | ✓ Podiatric surgery (provided by a registered podiatric surgeon) |
| ✓ Dental surgery | R Hospital psychiatric services | R Rehabilitation |
| ✓ Diabetes management (excluding insulin pumps) | ✓ Implantation of hearing devices | ✓ Skin |
| ✓ Digestive system | ✓ Joint reconstructions | ✓ Tonsils, adenoids and grommets |
| | ✓ Kidney and bladder | |
| | ✓ Lung and chest | |

This policy **does not include** cover for

- | | | |
|---------------------------------------|-------------------------------|-----------------------|
| ✗ Assisted reproductive services | ✗ Insulin pumps | ✗ Pregnancy and birth |
| ✗ Cataracts | ✗ Joint replacements | ✗ Sleep studies |
| ✗ Dialysis for chronic kidney failure | ✗ Pain management with device | ✗ 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
- 12 months for pregnancy and birth (obstetrics)
- 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.

Other features of this hospital cover

Phoenix Health Hospital Cover features include... *Access Gap – Where your Doctor agrees to participate in our Access Gap Program, you can eliminate or reduce your out-of-pocket costs that you may have otherwise incurred towards your hospital procedure. *Hospital Care Programs – supporting you beyond a hospitalisation, you have access to programs designed to support your health and wellbeing before and after a hospital admission. *Full Ambulance Cover – medically required emergency and non-emergency Ambulance treatment and transport is covered on all of our Hospital Covers, Australia-wide.

This health insurer does not operate a preferred provider scheme.

Policy ID: PWA/EHE7/VHWN2D 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	\$1,000 per person combined limit for acupuncture, chiropractic, exercise physiology, osteopathy, physiotherapy & remedial massage sub-limits apply	• Initial visit: 70% of charge • Subsequent visit: 70% of charge

✓ Blood glucose monitors	12	\$600 per person sub-limits apply	Per monitor: 70% of charge
✓ Chiropractic	2	\$1,000 per person combined limit for acupuncture, chiropractic, exercise physiology, osteopathy, physiotherapy & remedial massage sub-limits apply	- Initial visit: 70% of charge - Subsequent visit: 70% of charge
✓ Dietetics/dietary advice	2	\$400 per person combined limit for dietetics/dietary advice, health management / healthy lifestyle & other services	- Initial visit: 70% of charge - Subsequent visit: 70% of charge
✓ Endodontic	12	\$1,000 per person combined limit for endodontic & major dental	Filling of one root canal: 70% of charge
✓ Exercise physiology	2	\$1,000 per person combined limit for acupuncture, chiropractic, exercise physiology, osteopathy, physiotherapy & remedial massage sub-limits apply	- Initial visit: 70% of charge - Subsequent visit: 70% of charge
✓ Eye therapy (orthoptics)	2	\$800 per person combined limit for eye therapy (orthoptics), occupational therapy, psychology & speech therapy sub-limits apply	- Initial visit: 70% of charge - Subsequent visit: 70% of charge
✓ General dental*	2	No annual limit	- Fluoride treatment: 100% of charge - Scale & clean: 100% of charge - Periodic oral examination: 100% of charge
✓ Health management / Healthy lifestyle	2	\$400 per person combined limit for dietetics/dietary advice, health management / healthy lifestyle & other services	Health management: 70% of charge
✓ Hearing aids	12	\$2,000 per person sub-limits apply	Hearing aid: 70% of charge
✓ Major dental	12	\$1,000 per person combined limit for endodontic & major dental	- Surgical tooth extraction: 70% of charge - Full crown veneered: 70% of charge
✓ Non PBS pharmaceuticals	2	\$300 per person combined limit for non pbs pharmaceuticals & vaccinations	Per eligible prescription: 70% of charge
✓ Occupational therapy	2	\$800 per person combined limit for eye therapy (orthoptics), occupational therapy, psychology & speech therapy sub-limits apply	- Initial visit: 70% of charge - Subsequent visit: 70% of charge
✓ Optical	6	\$300 per person	- Multi-focal lenses & frames: 70% of charge - Single vision lenses & frames: 70% of charge
✓ Orthodontic	12	\$1,000 per person \$2,600 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer: 70% of charge

✓ Orthotics (podiatric orthoses)	2	\$400 per person	Orthotics supply & fit: 70% of charge
✓ Osteopathy	2	\$1,000 per person combined limit for acupuncture, chiropractic, exercise physiology, osteopathy, physiotherapy & remedial massage sub-limits apply	- Initial visit: 70% of charge - Subsequent visit: 70% of charge
✓ Physiotherapy	2	\$1,000 per person combined limit for acupuncture, chiropractic, exercise physiology, osteopathy, physiotherapy & remedial massage sub-limits apply	- Initial visit: 70% of charge - Subsequent visit: 70% of charge
✓ Podiatry	2	\$400 per person	- Initial visit: 70% of charge - Subsequent visit: 70% of charge
✓ Psychology	2	\$800 per person combined limit for eye therapy (orthoptics), occupational therapy, psychology & speech therapy sub-limits apply	- Initial visit: 70% of charge - Subsequent visit: 70% of charge
✓ Remedial massage	2	\$1,000 per person combined limit for acupuncture, chiropractic, exercise physiology, osteopathy, physiotherapy & remedial massage sub-limits apply	- Initial visit: 70% of charge - Subsequent visit: 70% of charge
✓ Speech therapy	2	\$800 per person combined limit for eye therapy (orthoptics), occupational therapy, psychology & speech therapy sub-limits apply	- Initial visit: 70% of charge - Subsequent visit: 70% of charge
✓ Vaccinations	2	\$300 per person combined limit for non pbs pharmaceuticals & vaccinations	Per service: 70% of charge

*\$500 sublimit for Physiotherapy/ Myotherapy & Exercise Physiology; \$500 sublimit for Chiropractic, Osteopathy, Remedial Massage & Acupuncture; up to overall combined limit of \$1000. *\$400 sublimit per modality for Mental Health (including Psychology & Counselling), Speech Therapy, Eye Therapy, Occupational Therapy; up to overall combined limit of \$800. *Hearing Aids benefit claimable once every 3 years and includes repairs). *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 Pharmaceuticals benefit applies after PBS co-payment is applied.

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

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

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



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Available in VIC

Call now  1800 028 817 [Sponsor link](#)

Phoenix Health Fund Limited

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

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