



**Phoenix Health Fund Limited**  
First Start Extras

**\$44.76 / month**  
(Before Rebate, Discount & Loading)  
Available in QLD

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 (and no-one else).

This health insurer does not operate a preferred provider scheme.

Policy ID: PWA/FS/QCEZ20

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>\$400 per person up to \$150 per service up to \$800 per policy</b> combined limit for acupuncture, chiropractic, general dental, optical, physiotherapy & remedial massage	<ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul>
✓ Chiropractic 2	<b>\$400 per person up to \$150 per service up to \$800 per policy</b> combined limit for acupuncture, chiropractic, general dental, optical, physiotherapy & remedial massage	<ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul>
✓ General dental 2	<b>\$400 per person up to \$150 per service up to \$800 per policy</b> combined limit for acupuncture, chiropractic, general dental, optical, physiotherapy & remedial massage	<ul style="list-style-type: none"> <li>Fluoride treatment: 70% of charge</li> <li>Scale &amp; clean: 70% of charge</li> <li>Surgical tooth extraction: 70% of charge</li> <li>Periodic oral examination: 70% of charge</li> </ul>
✓ Optical 6	<b>\$400 per person up to \$150 per service up to \$800 per policy</b> combined limit for acupuncture, chiropractic, general dental, optical, physiotherapy & remedial massage	<ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: 70% of charge</li> <li>Single vision lenses &amp; frames: 70% of charge</li> </ul>
✓ Physiotherapy 2	<b>\$400 per person up to \$150 per service up to \$800 per policy</b> combined limit for acupuncture, chiropractic, general dental, optical, physiotherapy & remedial massage	<ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul>
✓ Remedial massage 2	<b>\$400 per person up to \$150 per service up to \$800 per policy</b> combined limit for acupuncture, chiropractic, general dental, optical, physiotherapy & remedial massage	<ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul>

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

- |                                 |   |                                  |
|---------------------------------|---|----------------------------------|
| ✗ Ante-natal/Post-natal classes | ✗ Eye therapy (orthoptics)              | ✗ Orthodontic                    |
| ✗ Audiology                     | ✗ Health management / Healthy lifestyle | ✗ Orthotics (podiatric orthoses) |
| ✗ Blood glucose monitors        | ✗ Hearing aids                          | ✗ Osteopathy                     |
| ✗ Chinese medicine              | ✗ Home nursing                          | ✗ Podiatry                       |
| ✗ Dietetics/dietary advice      | ✗ Major dental                          | ✗ Psychology                     |
| ✗ Endodontic                    | ✗ Non PBS pharmaceuticals               | ✗ Speech therapy                 |
| ✗ Exercise physiology           | ✗ Occupational therapy                  | ✗ Vaccinations                   |

## Ambulance cover

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au>). This includes cover whilst interstate.

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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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/PWA/FS/QCEZ20>