

**Phoenix Health Fund Limited**
First Start Extras**\$44.76 / 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 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/FS/VCFI2D

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	\$400 per person up to \$150 per service up to \$800 per policy combined limit for acupuncture, chiropractic, general dental, optical, physiotherapy & remedial massage	- Initial visit: 70% of charge - Subsequent visit: 70% of charge
✓ Chiropractic	2	\$400 per person up to \$150 per service up to \$800 per policy combined limit for acupuncture, chiropractic, general dental, optical, physiotherapy & remedial massage	- Initial visit: 70% of charge - Subsequent visit: 70% of charge
✓ General dental	2	\$400 per person up to \$150 per service up to \$800 per policy combined limit for acupuncture, chiropractic, general dental, optical, physiotherapy & remedial massage	- Fluoride treatment: 70% of charge - Scale & clean: 70% of charge - Surgical tooth extraction: 70% of charge - Periodic oral examination: 70% of charge
✓ Optical	6	\$400 per person up to \$150 per service up to \$800 per policy combined limit for acupuncture, chiropractic, general dental, optical, physiotherapy & remedial massage	- Multi-focal lenses & frames: 70% of charge - Single vision lenses & frames: 70% of charge
✓ Physiotherapy	2	\$400 per person up to \$150 per service up to \$800 per policy combined limit for acupuncture, chiropractic, general dental, optical, physiotherapy & remedial massage	- Initial visit: 70% of charge - Subsequent visit: 70% of charge

✓ Remedial massage	2	\$400 per person up to \$150 per service up to \$800 per policy combined limit for acupuncture, chiropractic, general dental, optical, physiotherapy & remedial massage	• Initial visit: 70% of charge • Subsequent visit: 70% of charge
--------------------	---	---	--

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

In VIC this policy provides:

Emergency: With a waiting period of 1 day, limited to 1 service per year.

Call-out fees: Will not be paid.

For further information about this policy see: <https://phoenixhealthfund.com.au/covers-by-life-stage/>

Insurer Details



Phoenix Health Fund Limited
First Start Extras

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

Call now  **1800 028 817**
Sponsor link

Phoenix Health Fund Limited

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

 enquiries@phoenixhealthfund.com.au

 **1800 028 817**

Disclaimer: This document is not a Private Health Information Statement (PHIS), and it is not intended to replace that document. The details contained in the **healthslips.com.au Policy Information** was provided by the insurer to the Australian Government. It is intended as general information. It may not take into account your circumstances. For further information contact the insurer. Information used is Licensed from the Commonwealth of Australia under a Creative Commons 3.0 licence.

Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/PWA/FS/VCFI2D>