



**Phoenix Health Fund Limited**  
**Gold Complete Hospital 250 & Mid Extras**

**\$788.02 / month**  
(Before Rebate, Discount & Loading)  
Available in NSW & ACT

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 (and no-one else).

- 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/GTMA/NCVT20

**Source:** Private Health Information Statement (PHIS)

## Hospital Cover

✓ Covered

✗ Restricted Cover

✗ Not Covered

**This policy includes cover for**

- |                                                           |                                   |                                                                  |
|-----------------------------------------------------------|-----------------------------------|------------------------------------------------------------------|
| ✓ Assisted reproductive services                          | ✓ Ear, nose and throat            | ✓ Miscarriage and termination of pregnancy                       |
| ✓ Back, neck and spine                                    | ✓ Eye (not cataracts)             | ✓ Pain management                                                |
| ✓ Blood                                                   | ✓ Gastrointestinal endoscopy      | ✓ Pain management with device                                    |
| ✓ Bone, joint and muscle                                  | ✓ Gynaecology                     | ✓ Palliative care                                                |
| ✓ Brain and nervous system                                | ✓ Heart and vascular system       | ✓ Plastic and reconstructive surgery (medically necessary)       |
| ✓ Breast surgery (medically necessary)                    | ✓ Hernia and appendix             | ✓ Podiatric surgery (provided by a registered podiatric surgeon) |
| ✓ Cataracts                                               | ✓ Hospital psychiatric services   | ✓ Pregnancy and birth                                            |
| ✓ Chemotherapy, radiotherapy and immunotherapy for cancer | ✓ Implantation of hearing devices | ✓ Rehabilitation                                                 |
| ✓ Dental surgery                                          | ✓ Insulin pumps                   | ✓ Skin                                                           |
| ✓ Diabetes management (excluding insulin pumps)           | ✓ Joint reconstructions           | ✓ Sleep studies                                                  |
| ✓ Dialysis for chronic kidney failure                     | ✓ Joint replacements              | ✓ Tonsils, adenoids and grommets                                 |
| ✓ Digestive system                                        | ✓ Kidney and bladder              | ✓ Weight loss surgery                                            |
|                                                           | ✓ Lung and chest                  |                                                                  |
|                                                           | ✓ Male reproductive system        |                                                                  |

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](https://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.

**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.

This health insurer does not operate a preferred provider scheme.

Policy ID: PWA/GTMA/NCVT20 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>\$400 per person</b><br>combined limit for acupuncture, chiropractic, osteopathy & other services                                    | <ul style="list-style-type: none"><li>• Initial visit: \$22.5</li><li>• Subsequent visit: \$22.5</li></ul> |
| ✓ Blood glucose monitors            | 2 | <b>\$150 per person</b>                                                                                                                 | <ul style="list-style-type: none"><li>• Per monitor: 80% of charge</li></ul>                               |
| ✓ Chiropractic                      | 2 | <b>\$400 per person</b><br>combined limit for acupuncture, chiropractic, osteopathy & other services                                    | <ul style="list-style-type: none"><li>• Initial visit: \$36</li><li>• Subsequent visit: \$27</li></ul>     |
| ✓ Endodontic*                       | 2 | <b>\$1,500 per person</b><br>combined limit for endodontic, general dental, major dental & orthodontic<br>sub-limits apply              | <ul style="list-style-type: none"><li>• Filling of one root canal: \$153</li></ul>                         |
| ✓ Exercise physiology               | 2 | <b>\$400 per person</b><br>combined limit for exercise physiology, physiotherapy, remedial massage & other services<br>sub-limits apply | <ul style="list-style-type: none"><li>• Initial visit: \$35</li><li>• Subsequent visit: \$27</li></ul>     |

|                                                |    |                                                                                                                                         |                                                                                                                                                             |
|------------------------------------------------|----|-----------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ✓ <b>Eye therapy (orthoptics)</b>              | 2  | <b>\$300 per person</b><br>combined limit for eye therapy (orthoptics), occupational therapy & speech therapy<br>sub-limits apply       | <ul style="list-style-type: none"> <li>Initial visit: \$40.5</li> <li>Subsequent visit: \$39.6</li> </ul>                                                   |
| ✓ <b>General dental*</b>                       | 2  | <b>\$1,500 per person</b><br>combined limit for endodontic, general dental, major dental & orthodontic<br>sub-limits apply              | <ul style="list-style-type: none"> <li>Fluoride treatment: \$21.6</li> <li>Scale &amp; clean: \$62.1</li> <li>Periodic oral examination: \$32.85</li> </ul> |
| ✓ <b>Health management / Healthy lifestyle</b> | 2  | <b>\$100 per person</b>                                                                                                                 | <ul style="list-style-type: none"> <li>Health management: 80% of charge</li> </ul>                                                                          |
| ✓ <b>Major dental*</b>                         | 12 | <b>\$1,500 per person</b><br>combined limit for endodontic, general dental, major dental & orthodontic<br>sub-limits apply              | <ul style="list-style-type: none"> <li>Surgical tooth extraction: \$144</li> <li>Full crown veneered: \$787</li> </ul>                                      |
| ✓ <b>Non PBS pharmaceuticals*</b>              | 2  | <b>\$250 per person</b><br>combined limit for non pbs pharmaceuticals & vaccinations                                                    | <ul style="list-style-type: none"> <li>Per eligible prescription: \$45</li> </ul>                                                                           |
| ✓ <b>Occupational therapy</b>                  | 2  | <b>\$300 per person</b><br>combined limit for eye therapy (orthoptics), occupational therapy & speech therapy<br>sub-limits apply       | <ul style="list-style-type: none"> <li>Initial visit: \$54</li> <li>Subsequent visit: \$36</li> </ul>                                                       |
| ✓ <b>Optical</b>                               | 6  | <b>\$200 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>\$1,500 per person</b><br>combined limit for endodontic, general dental, major dental & orthodontic<br>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>Orthotics (podiatric orthoses)</b>        | 2  | <b>\$200 per person</b><br>combined limit for orthotics (podiatric orthoses) & podiatry                                                 | <ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: 80% of charge</li> </ul>                                                                 |
| ✓ <b>Osteopathy</b>                            | 2  | <b>\$400 per person</b><br>combined limit for acupuncture, chiropractic, osteopathy & other services                                    | <ul style="list-style-type: none"> <li>Initial visit: \$36</li> <li>Subsequent visit: \$27</li> </ul>                                                       |
| ✓ <b>Physiotherapy</b>                         | 2  | <b>\$400 per person</b><br>combined limit for exercise physiology, physiotherapy, remedial massage & other services                     | <ul style="list-style-type: none"> <li>Initial visit: \$45</li> <li>Subsequent visit: \$33.3</li> </ul>                                                     |
| ✓ <b>Podiatry</b>                              | 2  | <b>\$200 per person</b><br>combined limit for orthotics (podiatric orthoses) & podiatry                                                 | <ul style="list-style-type: none"> <li>Initial visit: \$39.6</li> <li>Subsequent visit: \$30.6</li> </ul>                                                   |
| ✓ <b>Remedial massage</b>                      | 2  | <b>\$400 per person</b><br>combined limit for exercise physiology, physiotherapy, remedial massage & other services<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: \$25</li> <li>Subsequent visit: \$22.5</li> </ul>                                                     |
| ✓ <b>Speech therapy</b>                        | 2  | <b>\$300 per person</b><br>combined limit for eye therapy (orthoptics), occupational therapy & speech therapy<br>sub-limits apply       | <ul style="list-style-type: none"> <li>Initial visit: \$76.5</li> <li>Subsequent visit: \$40.5</li> </ul>                                                   |

- ✓ **Vaccinations** 2 **\$250 per person** • Per service: \$45  
combined limit for non pbs pharmaceuticals & vaccinations

\*\*Overall Dental limit \$1500 with Sub Limits of \$1000 each on: Crowns & Bridges; Implants; Inlays, Onlays & Veneers. Lifetime Limit of \$1000 on Orthodontics

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

- |                                 |                            |              |
|---------------------------------|----------------------------|--------------|
| ✗ Ante-natal/Post-natal classes | ✗ Dietetics/dietary advice | ✗ Psychology |
| ✗ Audiology                     | ✗ Hearing aids             |              |
| ✗ Chinese medicine              | ✗ Home nursing             |              |

#### Ambulance cover

In NSW & ACT 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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🌐 <https://www.phoenixhealthfund.com.au>

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