



**Phoenix Health Fund Limited**  
**Gold Complete Hospital 500 & Top Extras**

**\$851.89 / 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/GTTA/VBOB2D

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

## Hospital Cover

✓ Covered

R 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](http://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 \$500 per admission. This is limited to a maximum of \$500 per person and \$1000 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.

This health insurer does not operate a preferred provider scheme.

Policy ID: PWA/GTTA/VBOB2D 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>\$450 per person</b> combined limit for acupuncture, chiropractic, osteopathy & other services	<ul style="list-style-type: none"> <li>• Initial visit: \$25</li> <li>• Subsequent visit: \$25</li> </ul>
✓ Blood glucose monitors	2	<b>\$900 per person</b>	<ul style="list-style-type: none"> <li>• Per monitor: 80% of charge</li> </ul>
✓ Chiropractic	2	<b>\$450 per person</b> combined limit for acupuncture, chiropractic, osteopathy & other services	<ul style="list-style-type: none"> <li>• Initial visit: \$40</li> <li>• Subsequent visit: \$30</li> </ul>
✓ Dietetics/dietary advice	2	<b>\$300 per person</b>	<ul style="list-style-type: none"> <li>• Initial visit: \$60</li> <li>• Subsequent visit: \$40</li> </ul>
✓ Endodontic	2	<b>\$800 per person</b>	<ul style="list-style-type: none"> <li>• Filling of one root canal: \$170</li> </ul>

✓ <b>Exercise physiology</b>	2	<b>\$800 per person</b> combined limit for exercise physiology, physiotherapy, remedial massage & other services sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: \$40</li> <li>Subsequent visit: \$30</li> </ul>
✓ <b>Eye therapy (orthoptics)</b>	2	<b>\$500 per person</b> combined limit for eye therapy (orthoptics), occupational therapy & speech therapy sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: \$45</li> <li>Subsequent visit: \$44</li> </ul>
✓ <b>General dental*</b>	2	<b>No annual limit</b>	<ul style="list-style-type: none"> <li>Fluoride treatment: \$24</li> <li>Scale &amp; clean: \$69</li> <li>Periodic oral examination: \$36.5</li> </ul>
✓ <b>Health management / Healthy lifestyle</b>	2	<b>\$150 per person</b>	<ul style="list-style-type: none"> <li>Health management: 80% of charge</li> </ul>
✓ <b>Hearing aids</b>	12	<b>\$1,700 per person</b> sub-limits apply	<ul style="list-style-type: none"> <li>Hearing aid: \$900</li> </ul>
✓ <b>Home nursing</b>	2	<b>\$500 per person</b> sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: \$15</li> <li>Subsequent visit: \$15</li> </ul>
✓ <b>Major dental</b>	12	<b>\$2,000 per person</b> sub-limits apply	<ul style="list-style-type: none"> <li>Surgical tooth extraction: \$160</li> <li>Full crown veneered: \$875</li> </ul>
✓ <b>Non PBS pharmaceuticals</b>	2	<b>\$500 per person</b> combined limit for non pbs pharmaceuticals & vaccinations	<ul style="list-style-type: none"> <li>Per eligible prescription: \$70</li> </ul>
✓ <b>Occupational therapy</b>	2	<b>\$500 per person</b> combined limit for eye therapy (orthoptics), occupational therapy & speech therapy sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: \$60</li> <li>Subsequent visit: \$40</li> </ul>
✓ <b>Optical</b>	6	<b>\$310 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>\$1,200 per person</b> \$2,400 lifetime limit 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>\$400 per person</b> 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>\$450 per person</b> combined limit for acupuncture, chiropractic, osteopathy & other services	<ul style="list-style-type: none"> <li>Initial visit: \$40</li> <li>Subsequent visit: \$30</li> </ul>
✓ <b>Physiotherapy</b>	2	<b>\$800 per person</b> combined limit for exercise physiology, physiotherapy, remedial massage & other services	<ul style="list-style-type: none"> <li>Initial visit: \$50</li> <li>Subsequent visit: \$37</li> </ul>
✓ <b>Podiatry</b>	2	<b>\$400 per person</b> combined limit for orthotics (podiatric orthoses) & podiatry	<ul style="list-style-type: none"> <li>Initial visit: \$44</li> <li>Subsequent visit: \$34</li> </ul>
✓ <b>Psychology</b>	2	<b>\$500 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$75</li> <li>Subsequent visit: \$75</li> </ul>

<p>✓ <b>Remedial massage</b> 2 <b>\$800 per person</b></p> <p>combined limit for exercise physiology, physiotherapy, remedial massage &amp; other services sub-limits apply</p>	<ul style="list-style-type: none"> <li>Initial visit: \$32</li> <li>Subsequent visit: \$25</li> </ul>
<p>✓ <b>Speech therapy</b> 2 <b>\$500 per person</b></p> <p>combined limit for eye therapy (orthoptics), occupational therapy &amp; speech therapy sub-limits apply</p>	<ul style="list-style-type: none"> <li>Initial visit: \$85</li> <li>Subsequent visit: \$45</li> </ul>
<p>✓ <b>Vaccinations</b> 2 <b>\$500 per person</b></p> <p>combined limit for non pbs pharmaceuticals &amp; vaccinations sub-limits apply</p>	<ul style="list-style-type: none"> <li>Per service: \$70</li> </ul>

\*\*Overall Major Dental limit \$2000, with Sub Limits of \$1000 for Inlays, Onlays & Veneers; \$1000 for Crowns & Bridges; \$1000 for Implants and \$1000 for Dentures. Orthodontics limit of \$1200 per person per year, up to Lifetime Limit of \$2400.

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

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

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



**Phoenix Health Fund Limited**

Gold Complete Hospital 500 & Top Extras

**\$851.89 / 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](mailto: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/GTTA/VBOB2D>