Phoenix Health Fund Limited
Gold Value 500

$375.91 / month
(Before Rebate, Discount & Loading)
Available in TAS

You may be entitled to an Australian Government Rebate on the above premium. Your premium may also include a Lifetime Health Cover Loading or an insurer discount. Check with your insurer for details.

This policy covers: Only one person.

- 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/GV/TBFN10

Source: Private Health Information Statement (PHIS)

Hospital Cover

✓ Covered | R Restricted Cover | ✗ Not Covered

This policy includes cover for

- ✓ Assisted reproductive services
- ✓ Back, neck and spine
- ✓ Blood
- ✓ Bone, joint and muscle
- ✓ Brain and nervous system
- ✓ Breast surgery (medically necessary)
- ✓ Cataracts
- ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✓ Dental surgery
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Dialysis for chronic kidney failure
- ✓ Digestive system
- ✓ Ear, nose and throat
- ✓ Eye (not cataracts)
- ✓ Gastrointestinal endoscopy
- ✓ Gynaecology
- ✓ Heart and vascular system
- ✓ Hernia and appendix
- ✓ Hospital psychiatric services
- ✓ Implantation of hearing devices
- ✓ Insulin pumps
- ✓ Joint reconstructions
- ✓ Joint replacements
- ✓ Kidney and bladder
- ✓ Lung and chest
- ✓ Male reproductive system
- ✓ Miscarriage and termination of pregnancy
- ✓ Pain management
- ✓ Pain management with device
- ✓ Palliative care
- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Podiatric surgery (provided by a registered podiatric surgeon)
- ✓ Pregnancy and birth
- ✓ Rehabilitation
- ✓ Skin
- ✓ Sleep studies
- ✓ Tonsils, adenoids and grommets
- ✓ 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 $500 per admission. This is limited to a maximum of $500 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/GV/TBFN10 Source: Private Health Information Statement (PHIS)

Extras Cover

This policy includes General treatment (Extras) cover for

Note, for treatments marked with * : *Non PBS Pharmaceuticals excludes contraceptives and items purchased over the counter

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ **Acupuncture**	2	**$225 per policy** combined limit for acupuncture, chiropractic, osteopathy & other services sub-limits apply	• Initial visit: $25 • Subsequent visit: $25
✓ **Blood glucose monitors**	2	**$200 per policy**	• Per monitor: 80% of charge
✓ **Chiropractic**	2	**$225 per policy** combined limit for acupuncture, chiropractic, osteopathy & other services sub-limits apply	• Initial visit: $40 • Subsequent visit: $30
✓ **Dietetics/dietary advice**	2	**$150 per policy**	• Initial visit: $60 • Subsequent visit: $40
✓ **Endodontic**	2	**$800 per policy** combined limit for endodontic, general dental & major dental sub-limits apply	• Filling of one root canal: $170

✓ **Exercise physiology**	2	**$400 per policy** combined limit for exercise physiology, physiotherapy, remedial massage & other services sub-limits apply	• Initial visit: $40 • Subsequent visit: $30
✓ **Eye therapy (orthoptics)**	2	**$400 per policy** combined limit for eye therapy (orthoptics), occupational therapy & speech therapy sub-limits apply	• Initial visit: $45 • Subsequent visit: $44
✓ **General dental**	2	**$800 per policy** combined limit for endodontic, general dental & major dental sub-limits apply	• Fluoride treatment: $24 • Scale & clean: $69 • Periodic oral examination: $36.5
✓ **Health management / Healthy lifestyle**	2	**$100 per policy**	• Health management: 80% of charge
✓ **Major dental**	12	**$800 per policy** combined limit for endodontic, general dental & major dental sub-limits apply	• Surgical tooth extraction: $150 • Full crown veneered: $800
✓ **Non PBS pharmaceuticals**	2	**$250 per policy** combined limit for non pbs pharmaceuticals & vaccinations	• Per eligible prescription: $70
✓ **Occupational therapy**	2	**$400 per policy** combined limit for eye therapy (orthoptics), occupational therapy & speech therapy sub-limits apply	• Initial visit: $60 • Subsequent visit: $40
✓ **Optical**	6	**$240 per policy**	• Multi-focal lenses & frames: 80% of charge • Single vision lenses & frames: 80% of charge
✓ **Orthodontic**	12	**$1,200 per policy** $1,200 lifetime limit sub-limits apply	• Braces for upper & lower teeth, including removal plus fitting of retainer: 80% of charge
✓ **Orthotics (podiatric orthoses)**	2	**$200 per policy** combined limit for orthotics (podiatric orthoses) & podiatry	• Orthotics supply & fit: 80% of charge
✓ **Osteopathy**	2	**$225 per policy** combined limit for acupuncture, chiropractic, osteopathy & other services	• Initial visit: $40 • Subsequent visit: $30
✓ **Physiotherapy**	2	**$400 per policy** combined limit for exercise physiology, physiotherapy, remedial massage & other services sub-limits apply	• Initial visit: $50 • Subsequent visit: $37
✓ **Podiatry**	2	**$200 per policy** combined limit for orthotics (podiatric orthoses) & podiatry	• Initial visit: $44 • Subsequent visit: $34
✓ **Psychology**	2	**$250 per policy**	• Initial visit: $75 • Subsequent visit: $75

✓ **Remedial massage**	2	**$400 per policy** combined limit for exercise physiology, physiotherapy, remedial massage & other services sub-limits apply	• Initial visit: $32 • Subsequent visit: $25
✓ **Speech therapy**	2	**$400 per policy** combined limit for eye therapy (orthoptics), occupational therapy & speech therapy	• Initial visit: $85 • Subsequent visit: $45
✓ **Vaccinations**	2	**$250 per policy** combined limit for non pbs pharmaceuticals & vaccinations	• Per service: $70

*Non PBS Pharmaceuticals excludes contraceptives and items purchased over the counter

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

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

Ambulance cover

Ambulance cover is provided by the State government for residents of Tasmania. This may include cover whilst interstate, except for South Australia and Queensland where no cover applies. In other states please check with Ambulance Tasmania - https://www.health.tas.gov.au/ambulance/fees_and_accounts.

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

Insurer Details

Phoenix Health Fund Limited

Gold Value 500

$375.91 / month
(Before Rebate, Discount & Loading)
Available in TAS

Call now 1800 028 817 Sponsor link

Phoenix Health Fund Limited
https://www.phoenixhealthfund.com.au
enquiries@phoenixhealthfund.com.au
1800 028 817