Phoenix Health Fund Limited
Public Basic Hospital

$346.70 / 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 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 does not provide benefits for travel or accommodation outside of hospital.

Policy ID: PWA/PB/NBBU20

Source: Private Health Information Statement (PHIS)

Hospital Cover

✓ Covered | R Restricted Cover | ✗ Not Covered

This policy includes cover for

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

This policy does not include cover for

- ✗ Insulin pumps
- ✗ Pain management with device

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: No excess

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.

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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Phoenix Health Fund Limited
https://www.phoenixhealthfund.com.au
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/PB/NBBU20