



Phoenix Health Fund Limited
Public Basic Hospital

\$174.12 / 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 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 does not provide benefits for travel or accommodation outside of hospital.

Policy ID: PWA/PB/VBCB10

Source: Private Health Information Statement (PHIS).

Hospital Cover

✓ Covered

R Restricted Cover

✗ Not Covered

This policy **includes** cover for

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

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 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



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Call now  **1800 028 817**
Sponsor link

Phoenix Health Fund Limited

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

 enquiries@phoenixhealthfund.com.au

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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/PB/VBCB10>