**Phoenix Health Fund Limited**
Top Extras Cover

**$255.60 / 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 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 health insurer does not operate a preferred provider scheme.

**Policy ID: PWA/TA/NEES2D** **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 | **$450 per person**<br>combined limit for acupuncture, chiropractic, osteopathy & other services | • Initial visit: $25<br>• Subsequent visit: $25 |
| ✓ **Blood glucose monitors** | 2 | **$900 per person** | • Per monitor: 80% of charge |
| ✓ **Chiropractic** | 2 | **$450 per person**<br>combined limit for acupuncture, chiropractic, osteopathy & other services | • Initial visit: $40<br>• Subsequent visit: $30 |
| ✓ **Dietetics/dietary advice** | 2 | **$300 per person** | • Initial visit: $60<br>• Subsequent visit: $40 |
| ✓ **Endodontic** | 2 | **$800 per person** | • Filling of one root canal: $170 |
| ✓ **Exercise physiology** | 2 | **$800 per person**<br>combined limit for exercise physiology, physiotherapy, remedial massage & other services<br>sub-limits apply | • Initial visit: $40<br>• Subsequent visit: $30 |
| ✓ **Eye therapy (orthoptics)** | 2 | **$500 per person**<br>combined limit for eye therapy (orthoptics), occupational therapy & speech therapy<br>sub-limits apply | • Initial visit: $45<br>• Subsequent visit: $44 |

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|---|---|---|---|
| ✓ **General dental*** | 2 | **No annual limit** | • Fluoride treatment: $24<br>• Scale & clean: $69<br>• Periodic oral examination: $36.5 |
| ✓ **Health management / Healthy lifestyle** | 2 | **$150 per person** | • Health management: 80% of charge |
| ✓ **Hearing aids** | 12 | **$1,700 per person**<br>sub-limits apply | • Hearing aid: $900 |
| ✓ **Home nursing** | 2 | **$500 per person**<br>sub-limits apply | • Initial visit: $15<br>• Subsequent visit: $15 |
| ✓ **Major dental** | 12 | **$2,000 per person**<br>sub-limits apply | • Surgical tooth extraction: $160<br>• Full crown veneered: $875 |
| ✓ **Non PBS pharmaceuticals** | 2 | **$500 per person**<br>combined limit for non pbs pharmaceuticals & vaccinations | • Per eligible prescription: $70 |
| ✓ **Occupational therapy** | 2 | **$500 per person**<br>combined limit for eye therapy (orthoptics), occupational therapy & speech therapy<br>sub-limits apply | • Initial visit: $60<br>• Subsequent visit: $40 |
| ✓ **Optical** | 6 | **$310 per person** | • Multi-focal lenses & frames: 80% of charge<br>• Single vision lenses & frames: 80% of charge |
| ✓ **Orthodontic** | 12 | **$1,200 per person**<br>$2,400 lifetime limit<br>sub-limits apply | • Braces for upper & lower teeth, including removal plus fitting of retainer: 80% of charge |
| ✓ **Orthotics (podiatric orthoses)** | 2 | **$400 per person**<br>combined limit for orthotics (podiatric orthoses) & podiatry | • Orthotics supply & fit: 80% of charge |
| ✓ **Osteopathy** | 2 | **$450 per person**<br>combined limit for acupuncture, chiropractic, osteopathy & other services | • Initial visit: $40<br>• Subsequent visit: $30 |
| ✓ **Physiotherapy** | 2 | **$800 per person**<br>combined limit for exercise physiology, physiotherapy, remedial massage & other services | • Initial visit: $50<br>• Subsequent visit: $37 |
| ✓ **Podiatry** | 2 | **$400 per person**<br>combined limit for orthotics (podiatric orthoses) & podiatry | • Initial visit: $44<br>• Subsequent visit: $34 |
| ✓ **Psychology** | 2 | **$500 per person** | • Initial visit: $75<br>• Subsequent visit: $75 |
| ✓ **Remedial massage** | 2 | **$800 per person**<br>combined limit for exercise physiology, physiotherapy, remedial massage & other services<br>sub-limits apply | • Initial visit: $32<br>• Subsequent visit: $25 |

| | | | |
|---|---|---|---|
| ✓ **Speech therapy** | 2 | **$500 per person**<br>combined limit for eye therapy (orthoptics), occupational therapy & speech therapy<br>sub-limits apply | • Initial visit: $85<br>• Subsequent visit: $45 |
| ✓ **Vaccinations** | 2 | **$500 per person**<br>combined limit for non pbs pharmaceuticals & vaccinations<br>sub-limits apply | • Per service: $70 |

**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 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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**1800 028 817**