



**Phoenix Health Fund Limited**  
Top Extras Cover

**\$127.80 / month**  
(Before Rebate, Discount & Loading)  
Available in SA

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:** Only one person.

This health insurer does not operate a preferred provider scheme.

**Policy ID:** PWA/TA/SEEM10

**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 policy</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 policy</b>	<ul style="list-style-type: none"> <li>Per monitor: 80% of charge</li> </ul>
✓ Chiropractic	2	<b>\$450 per policy</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 policy</b>	<ul style="list-style-type: none"> <li>Initial visit: \$60</li> <li>Subsequent visit: \$40</li> </ul>
✓ Endodontic	2	<b>\$800 per policy</b>	<ul style="list-style-type: none"> <li>Filling of one root canal: \$170</li> </ul>
✓ Exercise physiology	2	<b>\$800 per policy</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>
✓ Eye therapy (orthoptics)	2	<b>\$500 per policy</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>
✓ General dental*	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>

✓ Health management / Healthy lifestyle	2	\$150 per policy	<ul style="list-style-type: none"> <li>Health management: 80% of charge</li> </ul>
✓ Hearing aids	12	\$1,700 per policy sub-limits apply	<ul style="list-style-type: none"> <li>Hearing aid: \$900</li> </ul>
✓ Home nursing	2	\$500 per policy sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: \$15</li> <li>Subsequent visit: \$15</li> </ul>
✓ Major dental	12	\$2,000 per policy sub-limits apply	<ul style="list-style-type: none"> <li>Surgical tooth extraction: \$160</li> <li>Full crown veneered: \$875</li> </ul>
✓ Non PBS pharmaceuticals	2	\$500 per policy combined limit for non pbs pharmaceuticals & vaccinations	<ul style="list-style-type: none"> <li>Per eligible prescription: \$70</li> </ul>
✓ Occupational therapy	2	\$500 per policy 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>
✓ Optical	6	\$310 per policy	<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>
✓ Orthodontic	12	\$1,200 per policy \$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>
✓ Orthotics (podiatric orthoses)	2	\$400 per policy combined limit for orthotics (podiatric orthoses) & podiatry	<ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: 80% of charge</li> </ul>
✓ Osteopathy	2	\$450 per policy 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>
✓ Physiotherapy	2	\$800 per policy 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>
✓ Podiatry	2	\$400 per policy combined limit for orthotics (podiatric orthoses) & podiatry	<ul style="list-style-type: none"> <li>Initial visit: \$44</li> <li>Subsequent visit: \$34</li> </ul>
✓ Psychology	2	\$500 per policy	<ul style="list-style-type: none"> <li>Initial visit: \$75</li> <li>Subsequent visit: \$75</li> </ul>
✓ Remedial massage	2	\$800 per policy combined limit for exercise physiology, physiotherapy, remedial massage & other services sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: \$32</li> <li>Subsequent visit: \$25</li> </ul>
✓ Speech therapy	2	\$500 per policy combined limit for eye therapy (orthoptics), occupational therapy & speech therapy sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: \$85</li> <li>Subsequent visit: \$45</li> </ul>

- ✓ **Vaccinations** 2 **\$500 per policy** • Per service: \$70  
combined limit for non pbs pharmaceuticals & vaccinations  
sub-limits apply

\*\*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 SA 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>

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1800 028 817

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