

**Phoenix Health Fund Limited**
Top Extras Cover**\$255.60 / 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 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/VEEV2D

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

✓ General dental*	2	No annual limit	- Fluoride treatment: \$24 - Scale & clean: \$69 - 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 sub-limits apply	Hearing aid: \$900
✓ Home nursing	2	\$500 per person sub-limits apply	- Initial visit: \$15 - Subsequent visit: \$15
✓ Major dental	12	\$2,000 per person sub-limits apply	- Surgical tooth extraction: \$160 - Full crown veneered: \$875
✓ Non PBS pharmaceuticals	2	\$500 per person combined limit for non pbs pharmaceuticals & vaccinations	Per eligible prescription: \$70
✓ Occupational therapy	2	\$500 per person combined limit for eye therapy (orthoptics), occupational therapy & speech therapy sub-limits apply	- Initial visit: \$60 - Subsequent visit: \$40
✓ Optical	6	\$310 per person	- Multi-focal lenses & frames: 80% of charge - Single vision lenses & frames: 80% of charge
✓ Orthodontic	12	\$1,200 per person \$2,400 lifetime limit sub-limits apply	Braces for upper & lower teeth, including removal plus fitting of retainer: 80% of charge
✓ Orthotics (podiatric orthoses)	2	\$400 per person combined limit for orthotics (podiatric orthoses) & podiatry	Orthotics supply & fit: 80% of charge
✓ Osteopathy	2	\$450 per person combined limit for acupuncture, chiropractic, osteopathy & other services	- Initial visit: \$40 - Subsequent visit: \$30
✓ Physiotherapy	2	\$800 per person combined limit for exercise physiology, physiotherapy, remedial massage & other services	- Initial visit: \$50 - Subsequent visit: \$37
✓ Podiatry	2	\$400 per person combined limit for orthotics (podiatric orthoses) & podiatry	- Initial visit: \$44 - Subsequent visit: \$34
✓ Psychology	2	\$500 per person	- Initial visit: \$75 - Subsequent visit: \$75
✓ Remedial massage	2	\$800 per person combined limit for exercise physiology, physiotherapy, remedial massage & other services sub-limits apply	- Initial visit: \$32 - Subsequent visit: \$25
✓ Speech therapy	2	\$500 per person combined limit for eye therapy (orthoptics), occupational therapy & speech therapy sub-limits apply	- Initial visit: \$85 - Subsequent visit: \$45

- ✓ **Vaccinations** 2 **\$500 per person** • 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 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>
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 1800 028 817

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