

Private Health Information Statement - Combined policy

Bronze Plus Mid 250 & Base Extras

Phoenix Health Fund Limited
<https://www.phoenixhealthfund.com.au>
enquiries@phoenixhealthfund.com.au
1800 028 817

Monthly Premium
\$359.18[#]
(before any rebate, loading or discount)

Covers one adult & dependants
(2 or more people, only one of whom is an adult)
Available in Tasmania
Closed to new members


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 children and other dependants up to and including the age of 20, students up to and including the age of 24, as well as persons with a disability who qualify as a child or other dependant or student in these age ranges.


Hospital cover

This policy exempts you from the Medicare Levy Surcharge.


This policy provides accident cover and benefits for travel or accommodation (outside of hospital) - check with your insurer for details.

 **Covered**

For information on what is covered under each category, see <https://privatehealth.gov.au/categories>






























 **Restricted**

Restricted categories partially cover your hospital costs as a private patient in a public hospital. You may incur significant expenses in a private room or private hospital.










 **Not Covered**

These categories are not covered by this policy.

This policy  includes cover for

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

This policy  does not include cover for

 Assisted reproductive services	 Dialysis for chronic kidney failure	 Pain management with device
 Back, neck and spine	 Insulin pumps	 Pregnancy and birth
 Cataracts	 Joint replacements	 Weight loss surgery

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: You will have to pay an excess of \$250 per admission. This is limited to a maximum of \$250 per person and \$250 per policy per year.

Excess payments do not apply to hospital admissions for dependants.

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
- 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](#) lets you find out more about the cost of specialist medical services.











General Treatment Cover

This health insurer does not operate a preferred provider scheme.

This policy  includes General treatment (Extras) cover for

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental	2	\$500 per person	Periodic oral examination - \$29.20 Scale & clean - \$55.20 Fluoride treatment - \$19.20
Optical	6	\$150 per person	Single vision lenses & frames - 80% of charge Multi-focal lenses & frames - \$80.00
Non PBS pharmaceuticals	2	\$200 per person	Per eligible prescription - \$30.00
Physiotherapy	2	\$250 per person	Initial visit - \$40.00 Subsequent visit - \$29.60
Chiropractic	2	\$250 per person (combined limit for chiropractic & osteopathy)	Initial visit - \$32.00 Subsequent visit - \$24.00
Osteopathy*	2		Initial visit - \$32.00 Subsequent visit - \$24.00

This policy  does not include General treatment (Extras) cover for

 Acupuncture	 Major dental	 Remedial massage
 Blood glucose monitors	 Orthodontic	 Other treatments - check with your insurer
 Endodontic	 Podiatry	
 Hearing aids	 Psychology	

Ambulance cover

Ambulance cover is provided by the State government for residents of Tasmania. This may include cover whilst interstate, except for South Australia and Queensland where no cover applies. In other states please check with Ambulance Tasmania - https://www.health.tas.gov.au/ambulance/fees_and_accounts.

For further information about this policy see

<https://phoenixhealthfund.com.au/covers-by-life-stage/>

Disclaimer

The information contained in this Private Health Information Statement was provided by the insurer and is intended as general information. It may not take into account your particular circumstances. For information please contact the insurer.