

Private Health Information Statement - General treatment policy

Complete Extras 70

Phoenix Health Fund Limited
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1800 028 817

Monthly Premium
\$304.08 #
(before any rebate or insurer discount)

Covers two adults & dependants
(3 or more people, only 2 of whom are adults)
Available in Northern Territory
Closed to new members

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 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.

General Treatment Cover

This health insurer does not operate a preferred provider scheme.

This policy  includes General treatment (Extras) cover for

Note, for items marked with an asterisk *: *100% benefit available on preventative dental services- includes items O12, O13, 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
General dental*	2	No annual limit	Periodic oral examination - 100% of charge Scale & clean - 100% of charge Fluoride treatment - 100% of charge
Major dental	12	\$1,000 per person (combined limit for major dental & endodontic)	Surgical tooth extraction - 70% of charge Full crown veneered - 70% of charge
Endodontic	12		Filling of one root canal - 70% of charge
Orthodontic	12	\$1,000 per person \$2,600 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer - 70% of charge
Optical	6	\$300 per person	Single vision lenses & frames - 70% of charge Multi-focal lenses & frames - 70% of charge
Non PBS pharmaceuticals	2	\$300 per person (combined limit for non pbs pharmaceuticals & vaccinations)	Per eligible prescription - 70% of charge
Physiotherapy	2	\$1,000 per person (combined limit for physiotherapy, chiropractic, acupuncture, remedial massage, exercise physiology & osteopathy - Sub-limits apply)	Initial visit - 70% of charge Subsequent visit - 70% of charge
Chiropractic	2		Initial visit - 70% of charge Subsequent visit - 70% of charge
Podiatry	2	\$400 per person	Initial visit - 70% of charge Subsequent visit - 70% of charge
Psychology	2	\$800 per person (combined limit for psychology, eye therapy (orthoptics), occupational therapy & speech therapy - Sub-limits apply)	Initial visit - 70% of charge Subsequent visit - 70% of charge
Acupuncture	2	Combined limit - see Physiotherapy	Initial visit - 70% of charge Subsequent visit - 70% of charge
Remedial massage	2	Combined limit - see Physiotherapy	Initial visit - 70% of charge Subsequent visit - 70% of charge
Hearing aids	12	\$2,000 per person (combined limit for hearing aids & other services - Sub-limits apply)	Hearing aid - 70% of charge

Blood glucose monitors	12	\$600 per person (combined limit for blood glucose monitors & other services - Sub-limits apply)	Per monitor - 70% of charge
Dietetics/dietary advice	2	\$400 per person (combined limit for dietetics/dietary advice, health management / healthy lifestyle & other services)	Initial visit - 70% of charge Subsequent visit - 70% of charge
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - 70% of charge Subsequent visit - 70% of charge
Eye therapy (orthoptics)	2	Combined limit - see Psychology	Initial visit - 70% of charge Subsequent visit - 70% of charge
Health management / Healthy lifestyle	2	Combined limit - see Dietetics/dietary advice	Health management - 70% of charge
Occupational therapy	2	Combined limit - see Psychology	Initial visit - 70% of charge Subsequent visit - 70% of charge
Orthotics (podiatric orthoses)	2	\$400 per person	Orthotics supply & fit - 70% of charge
Osteopathy	2	Combined limit - see Physiotherapy	Initial visit - 70% of charge Subsequent visit - 70% of charge
Speech therapy	2	Combined limit - see Psychology	Initial visit - 70% of charge Subsequent visit - 70% of charge
Vaccinations	2	Combined limit - see Non PBS pharmaceuticals	Per service - 70% of charge
*\$500 sublimit for Physiotherapy/ Myotherapy & Exercise Physiology; \$500 sublimit for Chiropractic, Osteopathy, Remedial Massage & Acupuncture; up to overall combined limit of \$1000. *\$400 sublimit per modality for Mental Health (including Psychology & Counselling), Speech Therapy, Eye Therapy, Occupational Therapy; up to overall combined limit of \$800. *Hearing Aids benefit claimable once every 3 years and includes repairs). *Aids to Recovery (including Blood Glucose monitors) have a sublimit of \$200 per item, up to overall limit of \$600 every 2 years. *Non PBS Pharmaceuticals benefit applies after PBS co-payment is applied.			

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

X Other treatments - check with your insurer

Ambulance cover

In Northern Territory this policy provides:

Emergency: with a waiting period of 1 day, limited to \$2,000 per person per year.

Non-emergency: transport with a waiting period of 1 day, or 1 day for pre-existing conditions, limited to \$2,000 per person per year.

Call-out fees: will be paid for each attendance, including emergency treatment without transport to hospital.

Other features of this ambulance cover

70% benefit for Emergency & Non-emergency Ambulance up to overall limit of \$2000 per person per calendar year

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.