## **Private Health Information Statement - General treatment policy**

## **Mid Extras Cover**

## **Phoenix Health Fund Limited**

https://www.phoenixhealthfund.com.au enquiries@phoenixhealthfund.com.au 1800 028 817

# Monthly Premium \$142.78#

(before any rebate or insurer discount)

Covers one adult & dependants
(2 or more people, only one of
whom is an adult)
Available in Queensland
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

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental*	2		Periodic oral examination - \$32.85 Scale & clean - \$62.10 Fluoride treatment - \$21.60
Major dental*	12	\$1,500 per person (combined limit for general dental, major dental,	Surgical tooth extraction - \$144.00 Full crown veneered - \$787.00
Endodontic*	2	endodontic & orthodontic - Sub-limits apply)	Filling of one root canal - \$153.00
Orthodontic*	12		Braces for upper & lower teeth, including remova plus fitting of retainer - 80% of charge
Optical	6	\$200 per person (combined limit for optical & other services)	Single vision lenses & frames - 80% of charge Multi-focal lenses & frames - 80% of charge
Non PBS pharmaceuticals*	2	\$250 per person (combined limit for non pbs pharmaceuticals & vaccinations)	Per eligible prescription - \$45.00
Physiotherapy	2	\$400 per person (combined limit for physiotherapy, remedial massage, exercise physiology & other services - <b>Sub-limits</b> apply)	Initial visit - \$45.00 Subsequent visit - \$33.30
Chiropractic	2	\$400 per person (combined limit for chiropractic, acupuncture, osteopathy & other services)	Initial visit - \$36.00 Subsequent visit - \$27.00
Podiatry	2	\$200 per person (combined limit for podiatry & orthotics (podiatric orthoses))	Initial visit - \$39.60 Subsequent visit - \$30.60
Acupuncture	2	Combined limit - see Chiropractic  Initial visit - \$22.50 Subsequent visit - \$22.50	
Remedial massage	2	Combined limit - see Physiotherapy	Initial visit - \$25.00 Subsequent visit - \$22.50
Blood glucose monitors	2	\$150 per person (combined limit for blood glucose monitors & other services)	Per monitor - 80% of charge

Exercise physiology	2 Combined limit - see Physiotherapy		Initial visit - \$35.00 Subsequent visit - \$27.00	
Eye therapy (orthoptics)	2	\$300 per person (combined limit for eye therapy (orthoptics), occupational therapy & speech therapy - <b>Sub-limits</b> <b>apply</b> )	Initial visit - \$40.50 Subsequent visit - \$39.60	
Health management / Healthy lifestyle	2	\$100 per person (combined limit for health management / healthy lifestyle & other services)	Health management - 80% of charge	
Occupational therapy	2	Combined limit - see Eye therapy (orthoptics)	Initial visit - \$54.00 Subsequent visit - \$36.00  Orthotics supply & fit - 80% of charge  Initial visit - \$36.00 Subsequent visit - \$27.00	
Orthotics (podiatric orthoses)	2	Combined limit - see Podiatry		
Osteopathy	2	Combined limit - see Chiropractic		
Speech therapy	2	Combined limit - see Eye therapy (orthoptics)	Initial visit - \$76.50 Subsequent visit - \$40.50	
Vaccinations	2	Combined limit - see Non PBS pharmaceuticals	Per service - \$45.00	

<sup>\*\*</sup>Overall Dental limit \$1500 with Sub Limits of \$1000 each on: Crowns & Bridges; Implants; Inlays, Onlays & Veneers. Lifetime Limit of \$1000 on Orthodontics

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

X Hearing aid	X Hearing aids	X Psychology	X Other treatments - check with your insurer
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#### **Ambulance cover**

Ambulance cover is provided by the State government for Queensland residents (<a href="https://www.ambulance.qld.gov.au/">https://www.ambulance.qld.gov.au/</a>). This includes cover whilst interstate.

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.

<u>PrivateHealth.gov.au</u> PolicyID: PWA/MA/QCXU1D Date statement issued: 01 April 2025