

Your guide to

Silver Everyday Hospital with co-payment



Your choice of Excess

Silver Everyday Hospital gives you the choice of three Excess options so you choose how much you want to pay should you be admitted to hospital.



Unlimited ambulance cover

Simple and reliable; unlimited emergency and non-emergency ambulance cover Australia-wide for all medically necessary transport by air, land and sea.



Australia-wide cover

With over 550 participating hospitals and 36,000 Access Gap Doctors Australia-wide your cover will be right there with you whenever you need it.

Your choice of Excess

With Silver Everyday Hospital you have a \$300 Co-payment and a choice between three Excess options. To reduce the cost of your premiums without compromising your level of cover, select a higher Excess option.

\$250

or

\$500

or

\$750

Your Hospital cover

These are the included (✓), excluded (✗) and restricted (R) services included in your Silver Everyday Hospital cover.

Treatment Category	Benefit
Hospital Psychiatric Services	R
Palliative Care	R
Rehabilitation	R
Back, neck and spine	✓
Blood	✓
Bone, joint and muscle	✓
Brain and Nervous System	✓
Breast surgery (medically necessary)	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	✓
Dental surgery	✓
Diabetes management (excluding insulin pumps)	✓
Digestive system	✓
Ear, nose and throat	✓
Eye (Not Cataracts)	✓
Gastrointestinal endoscopy	✓
Gynaecology	✓
Heart and vascular system	✓
Hernia and appendix	✓
Implantation of hearing devices	✓
Joint reconstructions	✓
Kidney and bladder	✓
Lung and chest	✓
Male reproductive system	✓
Miscarriage and termination of pregnancy	✓
Pain management	✓
Plastic and reconstructive surgery (medically necessary)	✓
Podiatric surgery (provided by a registered podiatric surgeon)	✓
Skin	✓
Tonsils, adenoids and grommets	✓
Assisted reproductive services	✗
Cataracts	✗
Dialysis for chronic kidney failure	✗
Insulin pumps	✗
Joint replacements	✗
Pain management with device	✗
Pregnancy and birth	✗
Sleep studies	✗
Weight loss surgery	✗

Using my cover in a Private Hospital

If you're admitted as a Private Patient in a Private Hospital for any of the included services, Phoenix Health will provide benefits for the following:

- ✓ Day surgery and theatre fees
- ✓ Overnight accommodation
- ✓ Medicare recognised procedures
- ✓ Intensive Care Unit
- ✓ In-hospital pharmacy, pathology and medical supplies
- ✓ Specialist surgeons, Anaesthetist and Assisting or Attending Doctor's fees
- ✓ Private room (where available)

Using my cover in a Public Hospital

When you're admitted into a Public Hospital it's your choice whether you elect to be admitted as a public patient (your stay will be covered by Medicare), or a private patient (your admission will be covered by your private health insurance).

Where you elect to be covered as a private patient in a Public Hospital, you will be eligible for accommodation benefits paid at a shared ward rate. So if you are given a private room, **you may end up with out of pocket expenses.**

What is a Restricted Service?

A restricted service provides the minimum (default) benefit as set by the Australian Government which means you are covered for accommodation only as a private patient in a shared ward of a Public Hospital.

If you're admitted to a private room of a Public Hospital or a Private Hospital for a restricted service, you will experience high out of pocket costs. No theatre costs are covered for restricted services.

The special things about your cover

Unlimited ambulance cover - medically necessary

Phoenix Health Silver Everyday Hospital provides you with unlimited cover for all medically necessary ambulance treatment and transport across Australia - road, air and sea.

Medically necessary means on-site treatment or transport to your closest hospital or emergency department for treatment of an acute medical condition or accident.

Excess and Co-payment waiver

No one pays a Co-payment on day surgery.

We know you've got enough to worry about if your kids are sick so we always waive the Excess and Co-payments for dependant children.

Travel and accommodation benefits

Benefits are available towards travel and accommodation expenses when travel for a hospital admission is required. Contact us or refer to the Member Guide for more information about these benefits, and eligibility.

Hospital Care Programs

We're with you throughout your hospital journey and have a range of programs available to help prepare you for a hospital admission and help you recover quicker at home. If you're planning a hospital admission, contact the Phoenix Health Team to learn more.

Waiting periods

If you're joining Private Hospital Cover for the first time then you will need to serve the waiting periods set out below. If you're transferring from another fund and join Phoenix Health within 30 days, we'll honour any waiting periods you've already served.

Pre-existing conditions	12 months
Hospital Psychiatric services, Rehabilitation and Palliative care	2 months
All other conditions requiring a hospital admission, that are not considered pre-existing	
Hospital Care programs	1 day
Unlimited Ambulance services	
Hospital treatment as a result of an accident	No waiting period applies

Transferring from another fund?

We'll look after you when you transfer to Phoenix Health and make sure that any waiting periods that you've served at your previous fund will stay served with us.

If you're covering new services with us or if your cover is considered an upgrade, then the waiting periods above will apply only to those new services or upgrades to your cover.

Upgrading your cover?

Changing your cover to include more than it previously had or reducing the amount of Excess that is applied to your cover is considered an upgrade. When you upgrade your cover, the above waiting periods apply. You will continue to have access at the same level to any services or benefits that you have already served waiting periods for as long as they're included in your upgraded cover.

Your Excess

The Excess is payable on admission to hospital once per adult, per calendar year, regardless of how many times you need to go to hospital.

With Silver Everyday Hospital you have the choice between three Excess options; \$250, \$500 or \$750, to reduce the cost of your premiums without compromising on cover select a higher excess level.

The Excess is always waived for all dependant children.

Your Co-payment

Silver Everyday Hospital has a \$300 co-payment in addition to your nominated Excess. The co-payment is payable every time you're admitted to hospital for a minimum of one night.

The co-payment is not applicable to day surgery admissions and is waived for all dependant children on your membership.

What is a pre-existing condition?

If you've already served the 12 month waiting period for all the services included in your cover and haven't upgraded your Excess then you don't need to worry about the pre-existing condition waiting period.

A pre-existing condition is any condition where signs or symptoms were present in the 6 months prior to taking out or upgrading your cover. If you find yourself needing an admission within waiting periods, this will require your Doctor and Specialist to provide information to a Medical Practitioner appointed by us to determine if your condition is pre-existing or not. Please contact us as early as possible if you need to go hospital so we can guide you through the process.

Access Gap

For every Medicare recognised in-hospital procedure, Medicare sets out a schedule of fees called the Medicare Benefits Schedule (MBS). Your Doctor can charge above the MBS fee; if they choose to do so this will be your out-of-pocket cost.

Enter Phoenix Health Access Gap Cover Scheme: it's your Doctor's choice to participate and where they do, your out-of-pocket expenses will be reduced or eliminated.

For more information see the Phoenix Health website.

Going to Hospital?

This is what we know and where we can really help you out. As soon as you find out you'll need a hospital admission contact us so you can be confident in what to expect. We'll talk you through minimising doctor's fees and any other out-of-pocket costs as well as check your cover and discuss any pre or post-hospital support programs that we may have available for you.

Let us help you, so you can focus on what's important;
we're here for you.

The information is current as at 1 October 2020. This product information sheet contains a summary of the main rules, and should be read and retained, in conjunction with the Phoenix Health Member Guide, Website and Fund Rules. Benefits vary according to level of cover.

Contact the Phoenix Health Team on **1800 028 817** or email **enquiries@phoenixhealthfund.com.au** if you have any questions about your cover, Phoenix Health membership or if you're planning a hospital admission; **we're here to help.**

