

Silver Everyday Hospital

PRODUCT DETAILS



Your Cover

Phoenix Health Silver Everyday Hospital provides comprehensive cover in over 550 Private Hospitals Australia-wide, giving you complete confidence and peace of mind. A co-payment of \$300 is payable only when an adult on your membership is admitted to hospital overnight and your choice of three excess options helps reduce your premiums without compromising on cover.

There's more to love about your Phoenix Health membership than just great benefits, here's just a few.



24/7 access to your membership

Download the **Phoenix Health App** from the App Store or Google Plus or login to the **Phoenix Health Online Member Service (OMS) portal** at **members.phoenixhealthfund.com.au** to manage your membership anywhere, anytime!



You never have to worry in an emergency

Phoenix Health Silver Everyday Hospital provides **unlimited cover** for **emergency and non-emergency ambulance** services, Australia-wide where ever medically necessary.



Let us reward you

We give you access to some of Australia's biggest brands and discounts through our **Shop.Save.Support.** program so you can enjoy savings while benefiting the wider community at the same time.

We've also partnered with **TravelCard** travel insurance who offer peace of mind when you're away from home with real-time claims and 24/7 assistance.

Visit **phoenixhealthfund.com.au** to find out more.

Services covered

Get covered for a wide range of services when admitted as a Private Patient in a Public or Private Hospital. Selected exclusions and restrictions apply so you're not paying for things you don't want or need.



● Covered

X Excluded

R Restricted

Restricted services provide benefits towards accommodation when admitted as a private patient in a shared ward of a public hospital. If admitted into a private hospital, default accommodation benefits apply, which may result in large out of pocket fees for the member. No benefits apply towards hospital theatre, facility or labour ward fees in a private hospital. Only Commonwealth Government approved prosthesis will be covered.

Psych upgrade waiver

In hospital psychiatric services are restricted on Silver Everyday Hospital. If you have served your initial 2 month waiting period, you do have the ability to upgrade to a hospital cover that provides full psychiatric cover, without having to serve a waiting period to access the higher psychiatric benefits. This waiver is available once per lifetime of a member and is transferrable between funds. All other waiting periods, including any upgrade in excess still apply.

Treatment Categories	Benefit
Bone, joint and muscle	●
Brain and nervous system	●
Breast surgery (medically necessary)	●
Chemotherapy, radiotherapy and immunotherapy for cancer	●
Diabetes management (excluding insulin pumps)	●
Digestive system	●
Ear, nose and throat	●
Eye (not cataracts)	●
Gastrointestinal endoscopy	●
Gynaecology	●
Hernia and appendix	●
Joint reconstructions	●
Kidney and bladder	●
Male reproductive system	●
Miscarriage and termination of pregnancy	●
Pain management	●
Skin	●
Tonsils, adenoids and grommets	●
Hospital psychiatric services	R
Rehabilitation	R
Palliative care	R
Heart and vascular system	●
Lung and chest	●
Blood	●
Back, neck and spine	●
Plastic and reconstructive surgery (medically necessary)	●
Dental Surgery	●
Podiatric surgery (provided by a registered podiatric surgeon - limited benefits)	●
Implantation of hearing devices	●
Cataracts	X
Joint replacements	X
Dialysis for chronic kidney failure	X
Pregnancy and birth	X
Assisted reproductive services	X
Weight loss surgery	X
Insulin pumps	X
Pain management with device	X
Sleep Studies	X

What am I covered for?

If you are admitted to hospital as a Private Patient, Phoenix Health will cover you in a Private Hospital for:

Day surgery	Overnight accommodation
Theatre fees	Intensive care unit
Medicare recognised procedures	Private room (where available)
Specialist Surgeons, Anaesthetists and Assisting or Attending Doctors fees	In-hospital Pharmacy
In-hospital Pathology	In-hospital medical supplies

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. This means should you be given a private room, you may end up with out of pocket expenses.

Access Gap Cover

As a Phoenix Health member you have access to over 36,000 Doctors who participate in the Access Gap Cover Scheme.

If your Doctor agrees to participate in our Access Gap Cover Scheme for your hospital procedure, you will either reduce or eliminate any out of pocket costs that may otherwise be incurred during your hospital admission.

Did you know that you can search for an Access Gap specialist by using our Doctor search:
phoenixhealthfund.com.au/doctor-hospital-search

Hospital assistance package

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.

Unlimited ambulance cover

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

Waiting periods

If you are joining Private Hospital Cover for the first time then you will have waiting periods as set out below. If you are transferring your hospital cover from another insurer, and do so within the required time frame, then all your entitlements transfer with you.

Pre-existing conditions <i>Excluding Hospital Psychiatric services, Rehabilitation and Palliative care</i>	12 months
Hospital Psychiatric services, Rehabilitation and Palliative care <i>Regardless of whether they are pre-existing or not</i>	2 months
All other conditions requiring a hospital admission, that are not considered pre-existing	
Hospital Care programs	1 Day
Unlimited Ambulance services	

Transferring from another fund?

When you transfer from another fund, you don't have to re-serve your waiting periods for equivalent cover. Waiting periods only apply if you are new to private health insurance, when you upgrade your cover, to any exclusions you may have had with a previous fund, or if you haven't finished serving your waiting periods.

Upgrading your cover?

When you upgrade your cover (either as a current Phoenix Health member, or when your transferring to Phoenix Health) waiting periods will apply to any increased benefits, limits and services, including to any upgrade in excess and or co-payments. While waiting periods are being served, benefits will continue to be paid at the previous level of cover, where available.

What is a pre-existing condition?

The pre-existing rule only applies if you are new to private health insurance or you have upgraded your cover. A pre-existing condition is any ailment that, in the opinion of a Medical Practitioner appointed by the Fund, existed at any point in the 6 months prior to taking out cover.

For us to determine whether the condition is pre-existing or not, we may require information from your treating GP and Specialist, that will be assessed by an independent Medical Practitioner appointed by the Fund.

No waits on accident coverage

Where an accident occurs after joining Phoenix Health Hospital cover, we will waive the waiting periods for treatment of that condition.



Going to Hospital?

If you or someone covered under your membership is planning a hospital admission, contact the Phoenix Health Team prior to admission to ensure you are aware of your rights as a Private Patient and so we can help you minimise any unexpected out-of-pocket costs. **Call us on 1800 028 817; we're here to help.**

Choose your Excess

An Excess is an amount you agree to contribute if you are hospitalised in addition to the \$300 per admission Co-payment. With Silver Everyday Hospital you have the choice between three Excess options. To reduce the cost of your premiums without compromising your level of cover, select a higher Excess option.

\$250 Excess	Silver Everyday Hospital 250
\$500 Excess	Silver Everyday Hospital 500
\$750 Excess	Silver Everyday Hospital 750



\$300 Co-payment

Payable on admission to hospital in addition to your Excess.

When do I need to pay my Excess?

The Excess is payable on admission to hospital once per person, per calendar year, regardless of how many times you may need to go to Hospital and **does not apply to dependant children on your membership.**

What is a Co-payment and when do I need to pay it?

The Co-payment is in addition to your nominated Excess and is payable every time you are admitted to hospital for a minimum of one night. Silver Everyday Hospital has a **per admission Co-payment of \$300.**

The Co-payment **does not apply to dependant children on your membership or day surgery admissions.**

The information is current as at 1 February 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, or if you are requiring treatment.

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