

A message from the CEO

The Government have made recent changes to healthcare in their recent budget release in May that members need to be made aware of. A freeze to the indexation of the Medicare Levy surcharge has been made effective. This means that all those earning above \$90,000 as a single or \$180,000 as a family/couple, need to consider purchasing hospital cover (if they aren't purchasing Hospital cover already) to avoid potential additional Government tax. The Government have also created a Private Health Sector Reform Committee. With items such as the inflated costs that Health insurers pay (over and above public coverage) for prosthesis items, among other issues, the committee is designed to find cost saving measures in the industry to drive greater affordability – and that's something we want too!



As always, feedback is always greatly appreciated, give us your thoughts by emailing enquiries@phoenixhealthfund.com.au.

Sharon

Sharon Waterhouse
Chief Executive Officer

How we will be sending your 2016 Tax Statement

Within the first business week of July 2016, the fund will be sending out Tax statements in two ways, depending on your membership preferences.

-  **Email** - If you have shared your email with us, we will send your statement to the email listed on your membership.
-  **Post** - For all members who do not have an email or have notified the fund that they do not wish to receive emails, the fund will send your Tax statement in the post.

Please note, due to recent Australia Post changes, postal delivery times have slowed. This may mean your Tax Statement may take longer to arrive than previously expected.

You can also find your Tax Statement on Online Member Services via, <https://members.phoenixhealthfund.com.au/>

Not sure on your benefit usage? You can look it up on your OMS!

Did you know that you can log on to your Online Member Services (OMS) to check how much of your limits you have used for a particular service?

If you're not already registered as an OMS user, register by visiting <https://members.phoenixhealthfund.com.au/> and clicking 'register for online member services'.

Should I use my Private Hospital cover in a Public Hospital?

The simple answer to this question is yes... and no.

Under Medicare, any Australian resident admitted as a public patient in a public hospital is entitled to treatment by a doctor appointed by the hospital, at a time determined by the hospital. Medicare pays for your accommodation, meals, medical and nursing care, theatre and other fees related to your treatment. This means that any Private Health Insurance Member (including Phoenix members) that chooses to be admitted into a public hospital as a public patient (without using their health insurance) receives full coverage from Medicare directly.

With Health Insurers now paying record treatment payments to public hospitals of up to 1 billion dollars collectively last year (as noted by Private Hospitals Association CEO Michael Roff), additional expenses are now being paid by health insurers for treatments that many members could have received free of charge through Medicare. These additional charges unfortunately have directly contributed to increases in member contributions.

To read the full article and to understand how to best use your Health Insurance in the Public System, please visit our website at http://www.phoenixhealthfund.com.au/public_hospital_private_patient/

QBE Travel Insurance Discounts for members!

If your Ugg boots just aren't cutting it this winter and you're planning an escape to a warm, sunny paradise, you might want to get in touch with our partners at QBE Travel Insurance.

Phoenix Health Fund has partnered with QBE for over 10 years now, giving members access to great discounts and deals on QBE's already competitive rates.

In addition to deals offered to Phoenix Health Fund members and QBE's great range of products and discounts, they often offer other incentives.

To view the latest deals as well as all the T & C's visit the link below...
<http://www.phoenixhealthfund.com.au/travel-insurance-discounts/>

Refer a friend and win!

Do you have a friend or family member that is thinking of switching or taking up cover for the first time?

Refer a new member to the fund and if they join on a Hospital and Extras cover we'll give you both a \$50 Eftpos Voucher.

Call us on 1800 02 8817, 8:30am - 5:00pm Monday - Friday (AEST)
Jump onto Online Member Services (OMS) by visiting our website
Send the fund an email at enquiries@phoenixhealthfund.com.au