



PHOENIX HEALTH FUND

52 Years & Going Strong!

The Newsletter of **Phoenix Health Fund Limited**

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7.45 am to 4.30 p.m

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Message from the Manager

Contribution Rates—1st April 2006

The Fund will be increasing the Contribution Rates as detailed in the personal letter accompanying this edition of *Healthlinks*.

While the increase is not insignificant, the Fund has been working with industry partners to contain the rates of increase in our costs, and the increase is much less than for the last two years. The increase has been determined with the best advice available, and approved by the federal Minister for Health as being the minimum required to ensure continued ability to pay benefits as needed, and to allow the ongoing viability of the Fund.

Benefits paid last year have increased by over \$1,060,000 over the previous year, with \$135,000 additional benefits paid from the Ancillary Table.

The increases in benefits paid from the Hospital Table in particular have been quite significant, with an analysis of 2005 showing 206 claims over \$10,000, with 7 claims over \$45,000!

We continue to maximise the number of **Hospital Contracts**, with currently over 460 Private Hospitals all around Australia. We strive to have the greatest choice of hospitals for our members.

Access Gap Cover and other arrangements with medical providers are proving beneficial to members, with some 94% of medical services having "No Gap" in 2005. At the last count there were over 17,390 doctors who are part of these arrangements.

Members' use of **HICAPS Cards**, which allow immediate claiming for the majority of Ancillary services, is increasing, and accounts for the majority of Ancillary claims. Additional 'Modalities' or services are added from time to time, as are additional providers to the existing services.

The usage of **BPay**, and also **Credit Card** payment via SecurePay, for the payment of contributions has been increasing, with many members finding this telephone and internet payment facility handy.

Note also that quite a number of increases have been made to the level of **Dental Benefits** in the Ancillary Table, effective 1st April 2006.

Travel Insurance

Application and payment by credit card via the Fund website is now available, and has already been well received by members. While there are a number of restrictions, this new facility is proving very handy, let alone good value!

New Director of the Fund

Steve James has stood down as a director of the Fund—his efforts and commitment while on the board have been much appreciated. Jason Poile, Marketing Manager of OneSteel Market Mills has been appointed to the vacant position. It is anticipated that Jason will be a valuable addition to the board.

William Beaton
MANAGER



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New Contribution Rates.

Included in this mail-out is an insert showing our new contribution rates, and including Rates after applying the 30%, 35% and 40% Federal Government Rebates on private health insurance.

The 35% and 40% Rebates apply when an individual reaches their 65th or 70th birthday.

The accompanying letter takes the 35% and 40% Rebates into account.

The brochure contribution rates do not include any Lifetime Health Cover loadings. These are available on request to our office on *Freecall* 1800 02 8817

If you have arranged Periodical Payments of your Contributions to Phoenix Health Fund, please advise your financial institution of the new rates.

Quick Bites

- ⇒ **30% Rebate Application Form:** If you, or a dependant on your membership, has a change of name (eg. due to marriage), a new 30% Rebate Application Form needs to be completed, and sent to us for re-registration.
- ⇒ **Clearance Certificates:** If you are joining and transferring from another fund, or adding a person to your current membership from another fund, it is important to include as much of the requested information on the "Application for Clearance Letter" form as possible.
This will assist us to expedite the processing of your application.
- ⇒ **Ambulance Services:** Coverage for Ambulance Services varies from state to state.
 - For New South Wales and ACT, the Fund pays a levy on your behalf as part of the Hospital Tables. For NSW members with Ancillary Only, please contact the Fund for options.
 - If you live in Victoria, South Australia, Western Australia or Northern Territory, you need to join an Ambulance Scheme, and Phoenix Health fund will pay Ancillary Benefits towards these contributions.
 - In Queensland, Ancillary Benefits are paid towards your compulsory Ambulance Levy, which appears on your electricity accounts.

"Bouquet"

A recent kind note received from G.F. of Acacia Ridge:

"I recently underwent a heart bypass and the whole process was completely stress free, thanks largely to the wonderful and efficient service provided by Phoenix Health Fund.

"All bills were paid promptly and the payment cheques arrived more than a week before the Medicare cheques.

"I wish to say "Thank you" for the swift and courteous service and would not consider any other Private Health Insurance than Phoenix."

PHOENIX HEALTH FUND WEBSITE www.phoenixhealthfund.com.au :

- **New: Online Private Hospital Search.** The Latest Listing of Contracted Private Hospitals remains;
 - Travel Insurance—Online, with payment by Credit Card (some restrictions);
 - Access Gap Cover Doctors who wish to be listed—via interactive lookup;
 - Quarterly Payment Options, including BPay and Credit Card;
 - Latest Listing of Alternative Therapy Provider Associations;
 - Copies of various Fund forms, including Claim Forms, Membership Application Forms, Rebate Application Forms, Direct Debit Forms.
 - Privacy Statements; Key Features Guide; Contribution Rates;
 - Recent *Healthlinks* newsletters;
- and view most information from the Fund Brochure.

