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PHOENIX HEALTH FUND

54 Years & Going Strong!

The Newsletter of **Phoenix Health Fund Limited**

ABN 93 000 124 863

P.O. Box 156, NEWCASTLE NSW 2300

Phones: (02) 4935 5738, 4935 5741

Toll Free: 1800 02 8817

Facsimile: (02) 4968 2229

Fund Website: www.phoenixhealthfund.com.au

Office Hours:

Monday to Friday

7.45 am to 4.30 p.m

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Office Hours: PHOENIX HEALTH FUND—Christmas 2007 & New Year

The office of the Fund will be open on **Christmas Eve, Monday 24th December**, closed over the Christmas/New Year period, reopening on **Wednesday 2nd January 2008**. While the office will be unattended, Ancillary claims via HICAPS will be available, and arrangements have been made for electronic payments of contributions to be processed.

Message from the Manager

PRIVATE HEALTH INSURANCE ACT 2007

With the Re-Registration of the Fund now complete, a number of restrictions as a result of the new Act will come into place, particularly in the Ancillary, now 'General' Treatment table..

FUNERAL BENEFITS: Payment of Funeral benefits will still be available for members who joined the Ancillary Table prior to 1st December 2007. This includes members with Top Cover.

Members taking out Ancillary cover from 1st December 2007 will not be covered for Funeral benefits;

MATERNITY KITS: Benefits from the Ancillary and Top Cover tables for Maternity Kits will remain for members who joined prior to 1st December 2007.

Benefits will be unavailable for members joining, or upgrading cover to Ancillary from 1st December 2007;

FUND BENEFITS Whilst OVERSEAS:

The Fund currently pays minimal benefits towards some costs incurred while overseas. However, the Act now severely restricts these benefits, and we recommend taking out Travel Insurance—see the Fund Website.

BENEFIT REVIEW & CONTRIBUTION RATE INCREASE—1st April 2008

Work is under way on the revision of benefit levels in the Ancillary table. Revisions to the benefit levels in the Hospital tables is ongoing, as contracts are being renewed regularly—and always increasing!

Contribution Rates will be increasing as of 1st April 2008, and at this stage it looks like the increase will be much less than on 1st April 2007.

These increases are approved by the Minister for Health— you will be advised of the new benefits and contribution rates as soon as practicable in the new year.

AGM 1st November 2007

At the meeting, the proposed amendments to the Articles were passed, allowing the Fund to be Re-Registered under the Private Health Insurance Act 2007.

The directors retiring by rotation were re-elected, no additional nominations having been received.



William Beaton Chief Executive Officer

The Directors and Staff would like to wish you all a Merry Christmas & a Happy New Year

HEALTHLINKS



PHOENIX HEALTH FUND

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PO Box 156
NEWCASTLE NSW 2300

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Freecall: 1800 02 8817



PHOENIX HEALTH FUND WEBSITE

www.phoenixhealthfund.com.au

- **Member Registration**—A wide range of services for Members;
- **Online Private Hospital Search.** Also the Latest Listing of Contracted Private Hospitals;
- **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**;
- **Item benefits & Limits** from the Ancillary Table;
- Copies of various **Fund forms**, including Claim Forms, Membership Application Forms, Rebate Application Forms, Direct Debit Forms;
- Privacy Statements; Contribution Rates; General Information;
- Recent *Healthlinks* newsletters; and view most information from the Fund Brochure.

QUICK BITES

DIRECT DEBIT—ACCOUNT NUMBER CHANGES

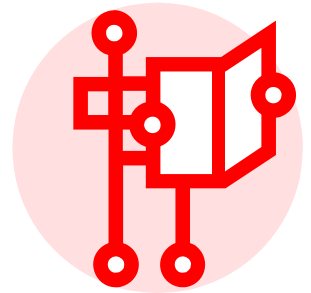
We ask that changes to Bank, Building Society or Credit Union accounts numbers are notified to us on or before 10th of the month, to ensure that the correct numbers are used for the direct debit runs, and thus re-processing fees are not incurred..

TRAVEL INSURANCE

The fund has been an Agency for CGU Travel Insurance for some time. This arrangement has ceased, although all policies issued are valid, and will be honoured by CGU.

The Fund now has an Agency Agreement with **QBE Travel Insurance**, with terms and conditions—and costs—similar to our prior arrangement.

The easiest and simplest way to arrange Travel Insurance is via the Fund website. Note that the discounts arranged by Phoenix Health fund can only be accessed via the website, not by going directly to QBE.



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IF I AM TREATED BY MY CHOICE OF DOCTOR IN EITHER PUBLIC OR PRIVATE HOSPITAL, WILL I HAVE TO PAY A 'GAP'?

Medicare has set a schedule of fees that apply to every service performed by a doctor—it's called the Medicare Benefits Schedule, or MBS. Medicare pays 75 per cent of the schedule fee for every service and health funds are only able by law to pay the remaining 25 per cent. Out-of-pocket, or 'gap', payments arise because many doctors charge over the MBS for some services.

If you have Hospital cover with Phoenix Health Fund, you can use additional cover called **Access Gap Cover**.

Your doctor agrees to set the fee for their service in advance, so that you will either have no out-of-pocket expenses, or at least know the exact cost prior to your treatment.

Individual doctors can decide whether or not to use Access Gap, so this is something you need to ask each doctor who will treat you, prior to having treatment.

Our staff can help you with more information about Access Gap, so please contact us before going to hospital.