

PHOENIX HEALTH FUND

54 Years & Going Strong!

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The Newsletter of **Phoenix Health Fund Limited**

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Fund Website: www.phoenixhealthfund.com.au.

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Message from the Manager

Contribution Rates: from 1st April 2008

The Fund will be increasing the Contribution Rates for the Hospital Tables as detailed in the personal letter accompanying this edition of *Healthlinks*, if applicable to you.

The Fund continues to work with our industry partners to contain the rates of increase in our costs, and the increase is less than for the last four 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.

An analysis of benefits paid from the Hospital Table in particular in 2007 showed 301 claims over \$10,000, with 55 claims over \$30,000!

One particular member had total claims for cardiac procedures of **over \$245,000**.

The rate of increase in **Prostheses** and **Medical** costs (and thus benefits) continues to be restrained—although still increasing— but increases in **Rehabilitation** costs and **High-Cost Drugs** are keeping up the pressure.

Updated Item Benefits: from 1st April 2008

We have increased a considerable number of Item Benefits in the **Ancillary Table**—comparing well to benefits available from other funds.

We will shortly be issuing a revised Health Fund brochure, and in the meantime included in this mail-out is an insert showing our new contribution rates, with Rates after applying the Federal Government Rebates on private health insurance.

30% Rebate applies to most members, with the 35% and 40% Rebates applying when an individual on a membership reaches their 65th or 70th birthday.

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

The accompanying letter takes the Rebates and Lifetime Health Cover loadings (if applicable) into account.

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

William Beaton
MANAGER



HEALTHLINKS



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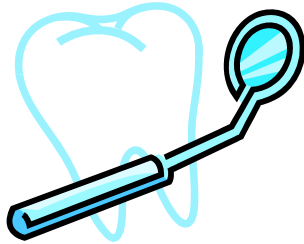
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Counting Teeth

A new security measure has been introduced to improve our ability to identify potential errors and fraudulent claims. For instance, we will be able to recognise whether a filling is being claimed in error on a tooth that has been previously extracted.

We have written to dental practices advising that where dental treatment has taken place on individual teeth, tooth numbers are required on all dental accounts. This practice is being used by many health funds, and conforms to the Australian Dental Association's guidelines.

Identifying errors and fraudulent claims help us to offer affordable contributions and meaningful benefits.



So the next time you see a dentist, please ensure your tooth numbers (if relevant) have been included on the invoice/receipt.

If you choose to claim on-the-spot using your membership card, the provider will need to enter the tooth numbers for the electronic claim to be processed.

Quick Bites

AMBULANCE

Coverage for **Ambulance Services** varies from state to state within Australia. If you live in Victoria, South Australia, Western Australia or Northern Territory, you need to join an **Ambulance Subscription Scheme**, and Phoenix Health Fund will pay Ancillary Benefits towards these contributions.

In Queensland, Ancillary Benefits are paid towards your Compulsory Ambulance Levy. For New South Wales and ACT, the Fund pays a levy on your behalf as part of the Hospital Tables.

Members should verify they have Ambulance cover, especially if moving or travelling interstate.

Phoenix Health Fund Website: Member Registration

Members can register via the Fund website—at www.phoenixhealthfund.com.au. You can:-

- Sign up for secure access to a 'Members Only' area of the website, on application;
- Enquire (once registered) on your own details, and submit alterations to those details, such as Addresses; Phone numbers; Bank Account details; Claims History (subject to Privacy constraints); Cover details, and adding New Persons on existing Memberships.
- Prospective members can also submit Applications for Memberships, and lodge enquiries.

OneSteel & Smorgon Steel

Members who are affected by the integration of the merged OneSteel and former Smorgon Steel businesses can be assured that they will continue to be covered by Phoenix Health Fund, and employees not already covered by Phoenix Health will be able to join the Fund.

Visits to the former Smorgon Steel sites are being arranged for the next few months.



PHOENIX HEALTH FUND WEBSITE

www.phoenixhealthfund.com.au :

- **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**;
- 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.



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