



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

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Fund Website: [www.phoenixhealthfund.com.au](http://www.phoenixhealthfund.com.au).

Office Hours:

Monday to Friday

7.45 am to 4.30 p.m

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## Message from the Manager



### Member Promotion

The Fund announced a promotion in conjunction with the release of the April 2008 brochure, to encourage new members to join the fund

Due to the interest shown thus far, we are extending the promotion until 30th September 2008. The rules are simple: if you introduce a new member to the Fund both yourself and the new member will receive a \$50 gift card from Rebel Sport.

Rebel Sport has stores throughout Australia, as well as an on-line store.

You should be aware that Phoenix Health Fund is a Restricted Access fund, open to current and former employees of OneSteel, BHP, Tubemakers and associated companies, and also to their immediate family members. Eligibility can be confirmed by contacting our office on *Freecall* 1800-028817.



### FEDERAL BUDGET MAY 2008

The federal budget brought down in May will have little affect on members of Phoenix Health Fund.

The Federal Government Rebate on Private Health Insurance (usually 30%) has been retained, at least for the foreseeable future.

The changes to the Medicare Levy Surcharge, an additional tax for people without private hospital cover and on higher incomes, has yet to pass through the parliamentary process.

### FUND BENEFITS Whilst OVERSEAS

As mentioned in *HealthLinks* #57, the Fund does not now pay benefits for costs incurred while overseas. Members are strongly recommended to arrange **Travel Insurance** well in advance of departure.

To assist members, their family and friends, Phoenix has a preferred arrangement with **QBE Travel Insurance**, which may be purchased online via our website, [www.phoenixhealthfund.com.au](http://www.phoenixhealthfund.com.au).

William Beaton  
MANAGER



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### A Member Asks.....

Murray C. from W.A. wrote to the CEO recently:

*“Are the rates I am paying in keeping with the general industry charges and are they competitive?”*

The CEO replied: “The short answer is yes.

“The longer version is that by belonging to a ‘restricted access’ health fund such as Phoenix, you are paying significantly less than equivalent cover with an ‘open’ fund, while having access to fund-negotiated contracts and agreements that lead to zero, or minimal out-of-pockets costs in the majority of cases.

“The lower costs to you are partly to do with the fund having much lower administrative costs, and as you are probably aware, also being part of strategic alliances, which means we have all the advantages of a large fund—some 30% of the market—but only pay costs relative to our size.

“These strategic alliances also mean that we can and do participate in the latest technologies and initiatives as they become available, while retaining the level of direct member contact that we have always had.”

### HICAPS: Automatic Claim Rejections

When your Ancillary provider swipes your Phoenix Health Fund Membership HICAPS card your Fund benefits are automatically paid; you only need to pay the gap between the charge and Phoenix benefit.



Some points to remember to avoid rejections of your HICAPS claim are:

- Pay your contributions by the due date. Your contributions must be paid in advance of the claim date. Note that electronic payment of contributions may take up to two working days to process.
- You are limited to one ‘Initial Consultation’ in any one calendar year for some types of service. If you are seeing a second provider for the same type of service, eg physiotherapy, ask them to put your claim through as a subsequent consultation to avoid a ‘limit reached’ rejection.
- Ensure that the Tooth Number is included when treatment is claimed for individual teeth. A lack of tooth ID may mean the claim is rejected.

Any claims rejected through the HICAPS system should be sent into our office with the invoice/receipt for assessment by our staff.

### PHOENIX HEALTH FUND WEBSITE [www.phoenixhealthfund.com.au](http://www.phoenixhealthfund.com.au) :

- **Travel Insurance—Online**, with payment by Credit Card (some restrictions);
  - **Hospital Search.** Also the Latest Listing of Contracted Private Hospitals;
  - **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.

