

Health Links

December 2017



A message from the CEO

Over the last 12 months, Phoenix Health Fund has been working hard for our Members and we have a few noteworthy successes that we're very proud of. These include:

- Providing greater transparency of specialist charges for Members through our arrangements with Healthshare
- Collecting valuable Member feedback from you with our Satisfaction Survey
- Contributing to the push for the Government healthcare reforms to reduce costs for Members
- Being awarded joint best value Top Hospital cover provider by CHOICE and nominated as one of Australia's best value and best comprehensive cover options at the annual finder.com awards.

As the festive season fast approaches and the new year comes in to focus, it's a great time to reflect on the important things. For some of us, the first thing that comes to mind will be family and friends, plus also being part of something larger than ourselves.

So, in thinking about this, I want to take the opportunity to thank all of our Phoenix Health Fund Members. Thank you for choosing Phoenix Health Fund to provide you with your health cover needs. We know you have a choice so we are grateful that you have chosen us.

On behalf of all the team here at Phoenix, I want to wish you and your families a fun-filled holiday season and a happy and healthy new year!

Sharon

Sharon Waterhouse
Chief Executive Officer

Share your good news with us

Phoenix Health Fund is a proud advocate of providing the best customer service to our Members. As we want to ensure we are offering the best service, we want your help!

We'd love to hear from you about a time where we have gone above and beyond to provide you great service. Simply let us know who you spoke to, and how they helped you out.

Share your stories by emailing us at feedback@phoenixhealthfund.com.au.

A big thank you and congratulations to Terry (pictured right) from Charlestown NSW who is one of our three winners of our Spring Prize pack competition.

Thanks for your kind feedback Terry!



"I have been a Member of Phoenix Health Fund for nearly 60 years and have always found the staff to be very helpful and efficient. The Fund has very competitive rates and I would recommend to any potential Members. Keep up the good work!"

CHOICE and Finder show Phoenix Health Fund offers great value for Members!

Phoenix Health Fund is pleased to announce that our Top Hospital Nil excess policy has been recommended by CHOICE in its annual review of Hospital policies currently available in the market in 2017*.

*in Queensland, New South Wales, Victoria, South Australia and Tasmania.



Phoenix Health Fund was also listed as a finalist by Finder for best value and best comprehensive Hospital and Extras cover currently available in the market.

As you can imagine, we're super proud to be delivering great value for our Members! Long may it continue!



Out of pocket medical expenses ("the Gap") explained

We sometimes have Members asking why a medical bill has not been totally covered by Phoenix Health Fund which leaves them with an out of pocket expense.

The answer to this question is that the doctor has either not participated in the Access Gap Cover Scheme and/or is charging well above Medicare Scheduled Fee. So, doctors can charge above the Medicare Schedule Fee and participate in the Access Gap Cover Scheme at their discretion which can lead to Member 'out of pocket' charges.

As a Member of Phoenix Health Fund, you have the power to choose which doctor you'd like to use.

Follow these three important steps to help reduce or potentially avoid out of pocket expenses.

-  1. Choose a doctor that participates in the Access Gap Cover Scheme – Doctors in this scheme agree to reduce out of pocket expenses to Members. Search for doctors under this scheme by using our doctor Healthshare search on our website by visiting www.phoenixhealthfund.com.au/doctor-hospital-search or contact us.
-  2. Request a quote from your doctor - It's your right to know what you are being charged. Ask for a written quote (informed financial consent) so you can understand if your doctor is charging above the standard Medicare fee.
-  3. Contact us and share your quote – We'll let you know if you will have an out of pocket expense based on the information provided.

Look at the benefits we've been paying you through Online Member Services

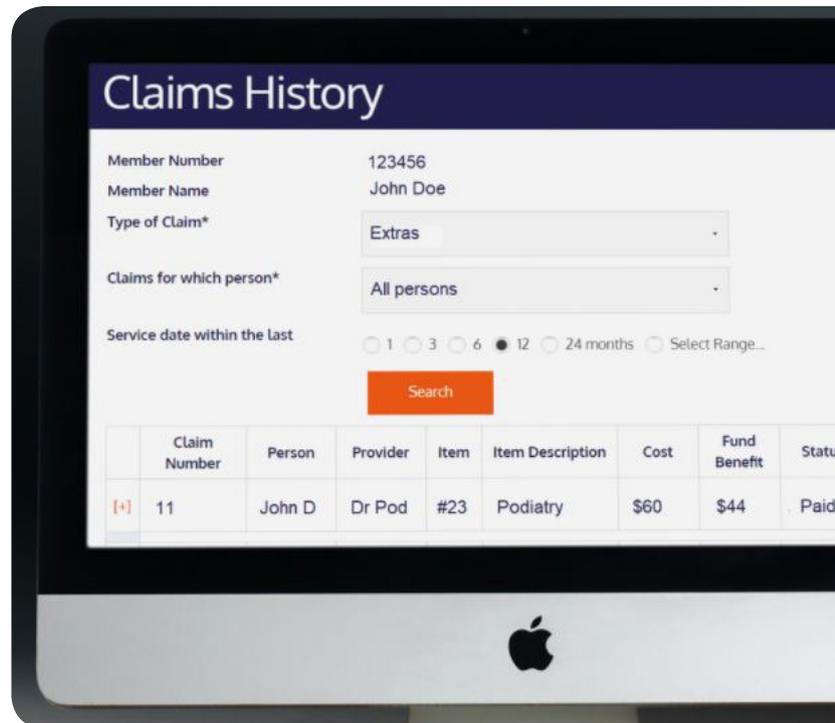
Keep up to date with your membership claiming (and how much we have paid back to you in benefits) by jumping on to your Online Member Services (OMS).

To log in to your Online Member Services, click the *Login* button found on the top right side of our website or visit www.members.phoenixhealthfund.com.au.

If you have not used OMS before, you will need to register before being able to log in. To register, simply visit the OMS URL and click the *Register for OMS* button.

Along with providing information on what you've claimed and what you're entitled to claim under your policy, OMS also provides a great range of addition features including:

- Access to your Health Insurance tax statements
- Order a new Member card
- Get a benefit quote
- Make a payment
- Change your policy
- Add or remove persons
- Update your contact details



We're for our Members, not profits!

Call **1800 028 817**

We are open 8:30am - 5:00pm Monday - Friday (AEST)

Jump onto Online Member Services (OMS) by visiting <https://members.phoenixhealthfund.com.au>

Email us on enquiries@phoenixhealthfund.com.au

**MEMBERS
OWN
HEALTH FUND**