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**Fund Name:** Phoenix Health Fund Ltd

**CEO:** Sharon Waterhouse

To confirm patient eligibility and membership level of cover 'please use the Fund's web-based system ([www.phoenixhealthfund.com.au](http://www.phoenixhealthfund.com.au)) prior to admission. Fax-based checking is also available. Telephone checks only for emergency admission.

<b>Description:</b>	<b>Gold Complete Hospital</b>	<b>Table:</b>	<b>GT</b>
<b>Excess:</b>	Nil Excess.		
<b>Exclusions:</b>	Cosmetic Surgery		
<b>Description:</b>	<b>Gold Complete Hospital 250</b>	<b>Table:</b>	<b>GT250</b>
<b>Excess:</b>	\$250 excess per person, includes day surgery. No excess for children.		
<b>Exclusions:</b>	Cosmetic Surgery		
<b>Description:</b>	<b>Gold Complete Hospital 500</b>	<b>Table:</b>	<b>GT500</b>
<b>Excess:</b>	\$500 excess per person, includes day surgery. No excess for children.		
<b>Exclusions:</b>	Cosmetic Surgery		
<b>Description:</b>	<b>Gold Complete Hospital 750</b>	<b>Table:</b>	<b>GT750</b>
<b>Excess:</b>	\$750 excess per person, includes day surgery. No excess for children.		
<b>Exclusions:</b>	Cosmetic Surgery		
<b>Description:</b>	<b>Gold Value Combined 500</b>	<b>Table:</b>	<b>GV500</b>
<b>Excess:</b>	\$500 excess per person, includes day surgery. No excess for children.		
<b>Exclusions:</b>	Cosmetic Surgery		
<b>Description:</b>	<b>Gold Classic Cover</b>	<b>Table:</b>	<b>GCA</b>
<b>Excess:</b>	Nil Excess.		
<b>Exclusions:</b>	Cosmetic Surgery		
<b>Description:</b>	<b>Silver Plus Advantage 250</b>	<b>Table:</b>	<b>SE250</b>
<b>Excess:</b>	\$250 excess per person, includes day surgery. No excess for children.		
<b>Restricted Services</b>	Hospital Psychiatric Services* See Notes.		
<b>Excluded Services:</b>	Cosmetic Surgery, Weight Loss Surgery, Pregnancy and Birth, Assisted Reproductive Services, Sleep Studies		
<b>Description:</b>	<b>Silver Plus Advantage 500</b>	<b>Table:</b>	<b>SE500</b>
<b>Excess:</b>	\$500 excess per person, includes day surgery. No excess for children.		

**Restricted Services** Hospital Psychiatric Services\* See Notes.  
**ExcludedServices:** Cosmetic Surgery, Weight Loss Surgery, Pregnancy and Birth,  
Assisted Reproductive Services, Sleep Studies

**Description:** **Silver Plus Advantage 750** **Table: SE750**

**Excess:** \$750 excess per person, includes day surgery. No excess for children.

**Restricted Services** Hospital Psychiatric Services\* See Notes.

**ExcludedServices:** Cosmetic Surgery, Weight Loss Surgery, Pregnancy and Birth,  
Assisted Reproductive Services, Sleep Studies

**Description:** **Silver Plus Content 250** **Table: SC250**

**Excess:** \$250 excess per person, includes day surgery. No excess for children.

**Restricted Services** Hospital Psychiatric Services; Palliative Care \* See Notes.

**ExcludedServices:** Cosmetic Surgery; Weight Loss Surgery; Dialysis for chronic kidney failure;  
Pain Management with device; Insulin Pumps; Sleep Studies

**Description:** **Silver Plus Content 500** **Table: SC500**

**Excess:** \$500 excess per person, includes day surgery. No excess for children.

**Restricted Services** Hospital Psychiatric Services; Palliative Care \* See Notes.

**ExcludedServices:** Cosmetic Surgery; Weight Loss Surgery; Dialysis for chronic kidney failure;  
Pain Management with device; Insulin Pumps; Sleep Studies

**Description:** **Silver Plus Content 750** **Table: SC750**

**Excess:** \$750 excess per person, includes day surgery. No excess for children.

**Restricted Services** Hospital Psychiatric Services; Palliative Care \* See Notes.

**ExcludedServices:** Cosmetic Surgery; Weight Loss Surgery; Dialysis for chronic kidney failure;  
Pain Management with device; Insulin Pumps; Sleep Studies

**Description:** **Silver Everyday Hospital 250** **Table: EH250**

**Excess:** \$250 excess per person (includes day surgery), Plus \$300 co-payment  
per admission (excluding day surgery). No excess or co-payment for children.

**Restricted Services** Hospital Psychiatric Services; Rehabilitation; Palliative Care \* See Notes.

**ExcludedServices:** Cosmetic Surgery; Weight Loss Surgery; Pregnancy and Birth;  
Assisted Reproductive Services; Cataracts; Joint Replacements;  
Dialysis for Chronic Kidney Failure; Pain Management with Device;  
Insulin Pumps; Sleep Studies

**Description:** **Silver Everyday Hospital 500** **Table: EH500**

**Excess:** \$500 excess per person (includes day surgery), Plus \$300 co-payment  
per admission (excluding day surgery). No excess or co-payment for children.

**Restricted Services** Hospital Psychiatric Services; Rehabilitation; Palliative Care \* See Notes.

**ExcludedServices:** Cosmetic Surgery; Weight Loss Surgery; Pregnancy and Birth;  
Assisted Reproductive Services; Cataracts; Joint Replacements;  
Dialysis for Chronic Kidney Failure; Pain Management with Device;  
Insulin Pumps; Sleep Studies

**Description:** **Silver Everyday Hospital 750** **Table: EH750**

**Excess:** \$750 excess per person (includes day surgery), Plus \$300 co-payment per admission (excluding day surgery). No excess or co-payment for children.

**Restricted Services** Hospital Psychiatric Services; Rehabilitation; Palliative Care \* See Notes.

**ExcludedServices:** Cosmetic Surgery; Weight Loss Surgery; Pregnancy and Birth; Assisted Reproductive Services; Cataracts; Joint Replacements; Dialysis for Chronic Kidney Failure; Pain Management with Device; Insulin Pumps; Sleep Studies

**Description:** **Bronze Plus Care Hospital 250** **Table: PH250**

**Excess:** \$250 excess per person, includes day surgery. No excess for children.

**Restricted Services** Hospital Psychiatric Services; Rehabilitation; Palliative Care \* See Notes.

**ExcludedServices:** Cosmetic Surgery; Weight Loss Surgery; Pregnancy and Birth; Assisted Reproductive Services; Cataracts; Joint Replacements; Dialysis for Chronic Kidney Failure; Back, Neck and Spine; Pain Management with Device; Insulin Pumps; Sleep Studies; Implantation of Hearing Devices; Podiatric Surgery

**Description:** **Bronze Plus Care Hospital 500** **Table: PH500**

**Excess:** \$500 excess per person, includes day surgery. No excess for children.

**Restricted Services** Hospital Psychiatric Services; Rehabilitation; Palliative Care \* See Notes.

**ExcludedServices:** Cosmetic Surgery; Weight Loss Surgery; Pregnancy and Birth; Assisted Reproductive Services; Cataracts; Joint Replacements; Dialysis for Chronic Kidney Failure; Back, Neck and Spine; Pain Management with Device; Insulin Pumps; Sleep Studies; Implantation of Hearing Devices; Podiatric Surgery

**Description:** **Bronze Plus Care Hospital 750** **Table: PH750**

**Excess:** \$750 excess per person, includes day surgery. No excess for children.

**Restricted Services** Hospital Psychiatric Services; Rehabilitation; Palliative Care \* See Notes.

**ExcludedServices:** Cosmetic Surgery; Weight Loss Surgery; Pregnancy and Birth; Assisted Reproductive Services; Cataracts; Joint Replacements; Dialysis for Chronic Kidney Failure; Back, Neck and Spine; Pain Management with Device; Insulin Pumps; Sleep Studies; Implantation of Hearing Devices; Podiatric Surgery

**Description:** **Bronze Plus Essentials Hospital 250** **Table: SS250**

**Excess:** \$250 excess per person, includes day surgery. No excess for children.

**Restricted Services** Hospital Psychiatric Services; Rehabilitation; Palliative Care \* See Notes.

**ExcludedServices:** Cosmetic Surgery; Weight Loss Surgery; Pregnancy and Birth; Assisted Reproductive Services; Cataracts; Joint Replacements; Dialysis for Chronic Kidney Failure; Back, Neck and Spine; Pain Management with Device; Insulin Pumps; Sleep Studies; Implantation of Hearing Devices; Podiatric Surgery; Heart and Vascular System; Plastic and Reconstructive Surgery (medically necessary)

**Description:** **Bronze Plus Essentials Hospital 500** **Table: SS500**

**Excess:** \$500 excess per person, includes day surgery. No excess for children.

**Restricted Services** Hospital Psychiatric Services; Rehabilitation; Palliative Care \* See Notes.

**ExcludedServices:** Cosmetic Surgery; Weight Loss Surgery; Pregnancy and Birth; Assisted Reproductive Services; Cataracts; Joint Replacements; Dialysis for Chronic Kidney Failure; Back, Neck and Spine; Pain Management with Device; Insulin Pumps; Sleep Studies;

Implantation of Hearing Devices; Podiatric Surgery; Heart and Vascular System; Plastic and Reconstructive Surgery (medically necessary)

**Description:** **Bronze Plus Essentials Hospital 750** **Table: SS750**

**Excess:** \$750 excess per person, includes day surgery. No excess for children.

**Restricted Services:** Hospital Psychiatric Services; Rehabilitation; Palliative Care \* See Notes.

**Excluded Services:** Cosmetic Surgery; Weight Loss Surgery; Pregnancy and Birth; Assisted Reproductive Services; Cataracts; Joint Replacements; Dialysis for Chronic Kidney Failure; Back, Neck and Spine; Pain Management with Device; Insulin Pumps; Sleep Studies; Implantation of Hearing Devices; Podiatric Surgery; Heart and Vascular System; Plastic and Reconstructive Surgery (medically necessary)

**Description:** **Bronze Hospital 250** **Table: B250**

**Excess:** \$250 excess per person, includes day surgery. No excess for children.

**Restricted Services:** Hospital Psychiatric Services; Rehabilitation; Palliative Care \* See Notes.

**Excluded Services:** Cosmetic Surgery; Weight Loss Surgery; Pregnancy and Birth; Assisted Reproductive Services; Cataracts; Joint Replacements; Dialysis for Chronic Kidney Failure; Back, Neck and Spine; Blood; Pain Management with Device; Insulin Pumps; Sleep Studies; Implantation of Hearing Devices; Podiatric Surgery; Heart and Vascular System; Plastic and Reconstructive Surgery (medically necessary); Dental Surgery; Lung and Chest

**Description:** **Bronze Hospital 500** **Table: B500**

**Excess:** \$500 excess per person, includes day surgery. No excess for children.

**Restricted Services:** Hospital Psychiatric Services; Rehabilitation; Palliative Care \* See Notes.

**Excluded Services:** Cosmetic Surgery; Weight Loss Surgery; Pregnancy and Birth; Assisted Reproductive Services; Cataracts; Joint Replacements; Dialysis for Chronic Kidney Failure; Back, Neck and Spine; Blood; Pain Management with Device; Insulin Pumps; Sleep Studies; Implantation of Hearing Devices; Podiatric Surgery; Heart and Vascular System; Plastic and Reconstructive Surgery (medically necessary); Dental Surgery; Lung and Chest

**Description:** **Bronze Hospital 750** **Table: B750**

**Excess:** \$750 excess per person, includes day surgery. No excess for children.

**Restricted Services:** Hospital Psychiatric Services; Rehabilitation; Palliative Care \* See Notes.

**Excluded Services:** Cosmetic Surgery; Weight Loss Surgery; Pregnancy and Birth; Assisted Reproductive Services; Cataracts; Joint Replacements; Dialysis for Chronic Kidney Failure; Back, Neck and Spine; Blood; Pain Management with Device; Insulin Pumps; Sleep Studies; Implantation of Hearing Devices; Podiatric Surgery; Heart and Vascular System; Plastic and Reconstructive Surgery (medically necessary); Dental Surgery; Lung and Chest

**Description:** **Bronze Plus Mid Hospital 250** **Table: BM250**

**Excess:** \$250 excess per person, includes day surgery. No excess for children.

**Restricted Services:** Hospital Psychiatric Services; Rehabilitation; Palliative Care \* See Notes.

**Excluded Services:** Cosmetic Surgery; Weight Loss Surgery; Pregnancy and Birth; Assisted Reproductive Services; Cataracts; Joint Replacements; Dialysis for Chronic Kidney Failure; Back, Neck and Spine;

Pain Management with device; Insulin Pumps

**Description:** **Bronze Plus Mid Hospital 500** **Table: BM500**

**Excess:** \$500 excess per person, includes day surgery. No excess for children.

**Restricted Services:** Hospital Psychiatric Services; Rehabilitation; Palliative Care \* See Notes.

**Excluded Services:** Cosmetic Surgery; Weight Loss Surgery; Pregnancy and Birth;  
Assisted Reproductive Services; Cataracts; Joint Replacements;  
Dialysis for Chronic Kidney Failure; Back, Neck and Spine;  
Pain Management with device; Insulin Pumps

**Description:** **Bronze Plus Mid Hospital 750** **Table: BM750**

**Excess:** \$750 excess per person, includes day surgery. No excess for children.

**Restricted Services:** Hospital Psychiatric Services; Rehabilitation; Palliative Care \* See Notes.

**Excluded Services:** Cosmetic Surgery; Weight Loss Surgery; Pregnancy and Birth;  
Assisted Reproductive Services; Cataracts; Joint Replacements;  
Dialysis for Chronic Kidney Failure; Back, Neck and Spine;  
Pain Management with device; Insulin Pumps

**Description:** **Bronze Plus Starter Hospital 250** **Table: BS250**

**Excess:** \$250 excess per person, includes day surgery. No excess for children.

**Restricted Services:** Hospital Psychiatric Services; Rehabilitation; Palliative Care \* See Notes.

**Excluded Services:** Cosmetic Surgery; Weight Loss Surgery; Pregnancy and Birth;  
Assisted Reproductive Services; Cataracts; Joint Replacements;  
Dialysis for Chronic Kidney Failure; Back, Neck and Spine;  
Pain Management with device; Insulin Pumps; Heart and Vascular System

**Description:** **Bronze Plus Starter Hospital 500** **Table: BS500**

**Excess:** \$500 excess per person, includes day surgery. No excess for children.

**Restricted Services:** Hospital Psychiatric Services; Rehabilitation; Palliative Care \* See Notes.

**Excluded Services:** Cosmetic Surgery; Weight Loss Surgery; Pregnancy and Birth;  
Assisted Reproductive Services; Cataracts; Joint Replacements;  
Dialysis for Chronic Kidney Failure; Back, Neck and Spine;  
Pain Management with device; Insulin Pumps; Heart and Vascular System

**Description:** **Bronze Plus YoungSavers 250** **Table: BYS250**

**Excess:** \$250 excess per person, includes day surgery.

**Restricted Services:** Hospital Psychiatric Services; Rehabilitation; Palliative Care \* See Notes.

**Excluded Services:** Cosmetic Surgery; Weight Loss Surgery; Pregnancy and Birth;  
Assisted Reproductive Services; Cataracts; Joint Replacements;  
Dialysis for chronic kidney failure; Back, Neck and Spine;  
Pain Management with device; Insulin Pumps; Heart and Vascular System  
Podiatric Surgery

**Description:** **Bronze Plus YoungSavers 500** **Table: BYS500**

**Excess:** \$500 excess per person, includes day surgery. No excess for children.

**Restricted Services:** Hospital Psychiatric Services; Rehabilitation; Palliative Care \* See Notes.

**ExcludedServices:** Cosmetic Surgery; Weight Loss Surgery; Pregnancy and Birth;  
 Assisted Reproductive Services; Cataracts; Joint Replacements;  
 Dialysis for chronic kidney failure; Back, Neck and Spine;  
 Pain Management with device; Insulin Pumps; Heart and Vascular System  
 Podiatric Surgery

**Description:** **Bronze Plus YoungSavers 750** **Table:** **BYS750**  
**Excess:** \$750 excess per person, includes day surgery.  
**Restricted Services:** Hospital Psychiatric Services; Rehabilitation; Palliative Care \* See Notes.  
**ExcludedServices:** Cosmetic Surgery; Weight Loss Surgery; Pregnancy and Birth;  
 Assisted Reproductive Services; Cataracts; Joint Replacements;  
 Dialysis for chronic kidney failure; Back, Neck and Spine;  
 Pain Management with device; Insulin Pumps; Heart and Vascular System  
 Podiatric Surgery

**Description:** **Bronze Plus YoungFamilies 500** **Table:** **BYF**  
**Excess:** \$500 excess per person, includes day surgery. No excess for children.  
**Restricted Services:** Hospital Psychiatric Services; Rehabilitation; Palliative Care \* See Notes.  
**ExcludedServices:** Cosmetic Surgery; Weight Loss Surgery; Pregnancy and Birth;  
 Assisted Reproductive Services; Cataracts; Joint Replacements;  
 Dialysis for chronic kidney failure; Back, Neck and Spine;  
 Pain Management with device; Insulin Pumps; Heart and Vascular System

**Description:** **Public Basic Hospital Cover** **Table:** **PB**  
**Excess:** Nil Excess. See Notes.  
**Restricted Services:** Public Basic Hospital Cover provides Restricted cover \* See Notes  
**Exclusions:** Cosmetic Surgery; Pain Management with Device; Insulin Pumps;

**All Tables:** Surgically Implanted Prostheses are payable up to the "Minimum Benefit" based on the product clinical category as per the Prostheses Schedule.

**NOTES:** Services listed as restricted services\*:  
 Commonwealth Default Rates payable for Accommodation only.

## CORPORATE

**Description:** **iSelf Gold Class Hospital** **Table:** **IG**  
**Excess:** Nil Excess.  
**Exclusions:** Cosmetic Surgery

**Description:** **iSelf Gold Class Hospital 250** **Table:** **IG250**  
**Excess:** \$250 excess per person, includes day surgery. No excess for children.

<b>Exclusions:</b>	Cosmetic Surgery
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<b>Description:</b>	<b>iSelf Gold Class Hospital 500</b>	<b>Table:</b>	<b>IG500</b>
<b>Excess:</b>	\$500 excess per person, includes day surgery. No excess for children.		
<b>Exclusions:</b>	Cosmetic Surgery		

<b>Description:</b>	<b>iSelf Gold Class Hospital 500 Excess &amp; CoPay</b>	<b>Table:</b>	<b>IG1000</b>
<b>Excess:</b>	\$500 excess per person, Plus \$500 co-payment per night to maximum of 2 nights or \$1000 per person. Includes day surgery. No excess or co-payment for children.		
<b>Exclusions:</b>	Cosmetic Surgery		

<b>Description:</b>	<b>Raiz Health Gold Hospital 1000</b>	<b>Table:</b>	<b>RG1000</b>
<b>Excess:</b>	\$500 excess per person, Plus \$500 co-payment per night to maximum of 2 nights or \$1000 per person. Includes day surgery. No excess or co-payment for children.		
<b>Exclusions:</b>	Cosmetic Surgery		

<b>Description:</b>	<b>Raiz Health Silver Everyday Hospital 250</b>	<b>Table:</b>	<b>RS250</b>
<b>Excess:</b>	\$250 excess per person (includes day surgery), Plus \$300 co-payment per admission (excluding day surgery). No excess or co-payment for children.		
<b>Restricted Services</b>	Hospital Psychiatric Services; Rehabilitation; Palliative Care * See Notes.		
<b>Excluded Services:</b>	Cosmetic Surgery; Weight Loss Surgery; Pregnancy and Birth; Assisted Reproductive Services; Cataracts; Joint Replacements; Dialysis for Chronic Kidney Failure; Pain Management with Device; Insulin Pumps; Sleep Studies		

<b>Description:</b>	<b>Raiz Health Silver Everyday Hospital 500</b>	<b>Table:</b>	<b>RS500</b>
<b>Excess:</b>	\$500 excess per person (includes day surgery), Plus \$300 co-payment per admission (excluding day surgery). No excess or co-payment for children.		
<b>Restricted Services</b>	Hospital Psychiatric Services; Rehabilitation; Palliative Care * See Notes.		
<b>Excluded Services:</b>	Cosmetic Surgery; Weight Loss Surgery; Pregnancy and Birth; Assisted Reproductive Services; Cataracts; Joint Replacements; Dialysis for Chronic Kidney Failure; Pain Management with Device; Insulin Pumps; Sleep Studies		

<b>Description:</b>	<b>Raiz Health Silver Everyday Hospital 750</b>	<b>Table:</b>	<b>RS750</b>
<b>Excess:</b>	\$750 excess per person (includes day surgery), Plus \$300 co-payment per admission (excluding day surgery). No excess or co-payment for children.		
<b>Restricted Services</b>	Hospital Psychiatric Services; Rehabilitation; Palliative Care * See Notes.		
<b>Excluded Services:</b>	Cosmetic Surgery; Weight Loss Surgery; Pregnancy and Birth; Assisted Reproductive Services; Cataracts; Joint Replacements; Dialysis for Chronic Kidney Failure; Pain Management with Device; Insulin Pumps; Sleep Studies		

<b>Description:</b>	<b>Raiz Health Bronze Plus Care Hospital 250</b>	<b>Table:</b>	<b>RC250</b>
<b>Excess:</b>	\$250 excess per person, includes day surgery. No excess for children.		
<b>Restricted Services</b>	Hospital Psychiatric Services; Rehabilitation; Palliative Care * See Notes.		
<b>Excluded Services:</b>	Cosmetic Surgery; Weight Loss Surgery; Pregnancy and Birth;		



Assisted Reproductive Services; Cataracts; Joint Replacements;  
Dialysis for Chronic Kidney Failure; Back, Neck and Spine;  
Pain Management with Device; Insulin Pumps; Sleep Studies;  
Implantation of Hearing Devices; Podiatric Surgery

**Description:** **Raiz Health Bronze Plus Care Hospital 500** **Table: RC500**

**Excess:** \$500 excess per person, includes day surgery. No excess for children.

**Restricted Services** Hospital Psychiatric Services; Rehabilitation; Palliative Care \* See Notes.

**Excluded Services:** Cosmetic Surgery; Weight Loss Surgery; Pregnancy and Birth;  
Assisted Reproductive Services; Cataracts; Joint Replacements;  
Dialysis for Chronic Kidney Failure; Back, Neck and Spine;  
Pain Management with Device; Insulin Pumps; Sleep Studies;  
Implantation of Hearing Devices; Podiatric Surgery

**Description:** **Raiz Health Bronze Plus Care Hospital 750** **Table: RC750**

**Excess:** \$750 excess per person, includes day surgery. No excess for children.

**Restricted Services** Hospital Psychiatric Services; Rehabilitation; Palliative Care \* See Notes.

**Excluded Services:** Cosmetic Surgery; Weight Loss Surgery; Pregnancy and Birth;  
Assisted Reproductive Services; Cataracts; Joint Replacements;  
Dialysis for Chronic Kidney Failure; Back, Neck and Spine;  
Pain Management with Device; Insulin Pumps; Sleep Studies;  
Implantation of Hearing Devices; Podiatric Surgery

**Description:** **Raiz Health Bronze Plus Essentials Hospital 250** **Table: RE250**

**Excess:** \$250 excess per person, includes day surgery. No excess for children.

**Restricted Services** Hospital Psychiatric Services; Rehabilitation; Palliative Care \* See Notes.

**Excluded Services:** Cosmetic Surgery; Weight Loss Surgery; Pregnancy and Birth;  
Assisted Reproductive Services; Cataracts; Joint Replacements;  
Dialysis for Chronic Kidney Failure; Back, Neck and Spine;  
Pain Management with Device; Insulin Pumps; Sleep Studies;  
Implantation of Hearing Devices; Podiatric Surgery; Heart and Vascular  
System; Plastic and Reconstructive Surgery (medically necessary)

**Description:** **Raiz Health Bronze Plus Essentials Hospital 500** **Table: RE500**

**Excess:** \$500 excess per person, includes day surgery. No excess for children.

**Restricted Services** Hospital Psychiatric Services; Rehabilitation; Palliative Care \* See Notes.

**Excluded Services:** Cosmetic Surgery; Weight Loss Surgery; Pregnancy and Birth;  
Assisted Reproductive Services; Cataracts; Joint Replacements;  
Dialysis for Chronic Kidney Failure; Back, Neck and Spine;  
Pain Management with Device; Insulin Pumps; Sleep Studies;  
Implantation of Hearing Devices; Podiatric Surgery; Heart and Vascular  
System; Plastic and Reconstructive Surgery (medically necessary)

**Description:** **Raiz Health Bronze Plus Essentials Hospital 750** **Table: RE750**

**Excess:** \$750 excess per person, includes day surgery. No excess for children.

**Restricted Services** Hospital Psychiatric Services; Rehabilitation; Palliative Care \* See Notes.

**Excluded Services:** Cosmetic Surgery; Weight Loss Surgery; Pregnancy and Birth;  
Assisted Reproductive Services; Cataracts; Joint Replacements;  
Dialysis for Chronic Kidney Failure; Back, Neck and Spine;  
Pain Management with Device; Insulin Pumps; Sleep Studies;  
Implantation of Hearing Devices; Podiatric Surgery; Heart and Vascular  
System; Plastic and Reconstructive Surgery (medically necessary)



**All Tables:**

Surgically Implanted Prostheses are payable up to the "Minimum Benefit" based on the product clinical category as per the Prostheses Schedule.

**NOTES:**

Services listed as restricted services\*:  
Commonwealth Default Rates payable for Accommodation only.