### **Private Health Information Statement - General treatment policy**

## **High Extras**

# Peoplecare Health Insurance

http://www.peoplecare.com.au info@peoplecare.com.au 1800 808 690

# Monthly Premium \$219.46 #

(before any rebate or insurer discount)

Covers 2 adults (and no-one else)

Available in NSW & ACT

# You may be entitled to an Australian Government rebate on the above premium. Your premium may also include an insurer discount. Check with your insurer for details.

#### **General Treatment Cover**

Peoplecare provides the same benefits for all registered providers. You have the power to choose your trusted extras providers. See <a href="https://peoplecare.com.au/Members/Providers/Other-health-providers">https://peoplecare.com.au/Members/Providers/Other-health-providers</a>.

#### This policy **✓ includes** General treatment (Extras) cover for

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental	2	\$1,000 per person	Periodic oral examination - 70% of charge Scale & clean - 70% of charge Fluoride treatment - 70% of charge Surgical tooth extraction - 70% of charge
Major dental	12	\$1,000 per person (combined limit for major dental & endodontic)	Full crown veneered - 70% of charge
Endodontic	12		Filling of one root canal - 70% of charge
Orthodontic	12	\$800 per person \$2,400 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer - 70% of charge
Optical	6	\$250 per person	Single vision lenses & frames - \$250.00 Multi-focal lenses & frames - \$250.00
Non PBS pharmaceuticals	2	\$400 per person up to \$800 per policy (combined limit for non pbs pharmaceuticals & vaccinations)	Per eligible prescription - \$70.00
Physiotherapy	2	\$500 per person up to \$1,000 per policy (combined limit for physiotherapy, exercise physiology, eye therapy (orthoptics), occupational therapy & other services - <b>Sub-limits apply</b> )	Initial visit - \$51.00 Subsequent visit - \$41.00
Chiropractic	2	\$500 per person up to \$1,000 per policy (combined limit for chiropractic & osteopathy)	Initial visit - \$45.00 Subsequent visit - \$35.00
Podiatry	2	\$400 per person up to \$800 per policy	Initial visit - \$45.00 Subsequent visit - \$35.00
Psychology	2	\$400 per person up to \$800 per policy	Initial visit - \$90.00 Subsequent visit - \$70.00
Acupuncture	2	\$350 per person up to \$700 per policy (combined limit for acupuncture, remedial massage, dietetics/dietary advice & other services)	Initial visit - \$45.00 Subsequent visit - \$35.00
Remedial massage	2		Initial visit - \$45.00 Subsequent visit - \$35.00
Hearing aids	24	\$1,000 per person 1 appliance(s) every 5 years (combined limit for hearing aids & audiology)	Hearing aid - 70% of charge
Blood glucose monitors	2	\$500 per person up to \$1,000 per policy (combined limit for blood glucose monitors & other services)	Per monitor - 70% of charge

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Audiology	24	Combined limit - see Hearing aids	Initial visit - 70% of charge Subsequent visit - 70% of charge
Ante-natal/Post-natal classes	2	\$500 per person up to \$1,000 per policy (Sub-limits apply)	Initial visit - 70% of charge Subsequent visit - 70% of charge
Dietetics/dietary advice	2	Combined limit - see Acupuncture	Initial visit - \$45.00 Subsequent visit - \$35.00
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - 70% of charge Subsequent visit - 70% of charge
Eye therapy (orthoptics)	2	Combined limit - see Physiotherapy	Initial visit - \$51.00 Subsequent visit - \$41.00
Health management / Healthy lifestyle	6	\$200 per person up to \$400 per policy	Health management - 70% of charge
Home nursing	2	\$500 per person up to \$1,000 per policy (Sub-limits apply)	Initial visit - 70% of charge Subsequent visit - 70% of charge
Occupational therapy	2	Combined limit - see Physiotherapy	Initial visit - \$51.00 Subsequent visit - \$41.00
Orthotics (podiatric orthoses)	2	\$150 per person 1 appliance(s) every 2 years	Orthotics supply & fit - 70% of charge
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - \$45.00 Subsequent visit - \$35.00
Speech therapy	2	\$400 per person up to \$800 per policy	Initial visit - 70% of charge Subsequent visit - 70% of charge
Vaccinations	2	Combined limit - see Non PBS pharmaceuticals	Per service - \$70.00

#### This policy **X** does not include General treatment (Extras) cover for

X Other treatments - check with your insurer

#### Other features of this general treatment cover

Australia-wide 100 % ambulance cover for medically necessary treatment and transport. Health Management benefits for approved health screening tests as well as health programs like quit smoking courses, stress management & weight control. 24x7 Online Member Services. Easy claiming options.

For further information about this policy see

https://www.peoplecare.com.au/siteassets/documents/CD/oms/high-extras.pdf

#### **Ambulance cover**

In NSW & ACT this policy provides:

**Emergency:** Unlimited with a waiting period of 1 day.

Non-emergency: Unlimited transport with a waiting period of 1 day, or 1 day for pre-existing conditions.

Call-out fees: will be paid for each attendance, including emergency treatment without transport to hospital.

#### Other features of this ambulance cover

Unlimited Ambulance covers you Australia wide for land, sea and air transport.

For further information about this policy see

https://www.peoplecare.com.au/health-insurance/hospital-cover/ambulance

#### Disclaimer

The information contained in this Private Health Information Statement was provided by the insurer and is intended as general information. It may not take into account your particular circumstances. For information please contact the insurer.