

Private Health Information Statement - General treatment policy

Mid Extras

Peoplecare Health Insurance

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

Monthly Premium

\$201.90[#]

(before any rebate or insurer discount)

Covers two adults & dependants, including non-student dependants (3 or more people, only 2 of whom are adults)

Available in Victoria

[#] 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.

This policy covers children, students up to and including the age of 30 and non-students up to and including the age of 30, as well as persons with a disability who qualify as a child, student or non-student in these age ranges.

General Treatment Cover

By using Peoplecare's 'preferred providers' you may have lower out of pocket costs on Dental and Optical treatments and have access to more 'no gap' treatments. A list of 'preferred providers' is available from Peoplecare. See

<https://peoplecare.com.au/Members/Providers/Other-health-providers>.

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	\$750 per person	Periodic oral examination - 60% of charge Scale & clean - 60% of charge Fluoride treatment - 60% of charge Surgical tooth extraction - 60% of charge
Major dental	12	\$500 per person (combined limit for major dental & endodontic)	Full crown veneered - 60% of charge
Endodontic	12		Filling of one root canal - 60% of charge
Optical	6	\$200 per person	Single vision lenses & frames - \$200.00 Multi-focal lenses & frames - \$200.00
Non PBS pharmaceuticals	2	\$300 per person up to \$600 per policy (combined limit for non pbs pharmaceuticals & vaccinations - Sub-limits apply)	Per eligible prescription - \$60.00
Physiotherapy	2	\$350 per person up to \$700 per policy (combined limit for physiotherapy, exercise physiology, eye therapy (orthoptics), occupational therapy & other services)	Initial visit - \$45.00 Subsequent visit - \$45.00
Chiropractic	2	\$350 per person up to \$700 per policy (combined limit for chiropractic & osteopathy)	Initial visit - \$45.00 Subsequent visit - \$45.00
Podiatry	2	\$200 per person up to \$400 per policy	Initial visit - \$40.00 Subsequent visit - \$30.00
Acupuncture	2	\$300 per person up to \$600 per policy (combined limit for acupuncture, remedial massage, chinese medicine, dietetics/dietary advice & other services)	Initial visit - \$40.00 Subsequent visit - \$40.00
Remedial massage	2		Initial visit - \$40.00 Subsequent visit - \$40.00
Chinese medicine	2		Initial visit - \$40.00 Subsequent visit - \$40.00
Dietetics/dietary advice	2		Initial visit - \$40.00 Subsequent visit - \$40.00
Exercise physiology	2		Combined limit - see Physiotherapy

Eye therapy (orthoptics)	2	Combined limit - see Physiotherapy	Initial visit - \$43.00 Subsequent visit - \$33.00
Health management / Healthy lifestyle	6	\$150 per person up to \$300 per policy	Health management - 60% of charge
Occupational therapy	2	Combined limit - see Physiotherapy	Initial visit - \$43.00 Subsequent visit - \$33.00
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - \$45.00 Subsequent visit - \$45.00
Vaccinations	2	Combined limit - see Non PBS pharmaceuticals	Per service - \$60.00

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

X Blood glucose monitors	X Orthodontic	X Other treatments - check with your insurer
X Hearing aids	X Psychology	

For further information about this policy see

<https://www.peoplecare.com.au/siteassets/documents/CD/oms/mid-extras.pdf>

Ambulance cover

In Victoria this policy provides:

Emergency: Unlimited with a waiting period of 1 day.

Non-emergency: Unlimited transport with a waiting period of 1 day.

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.