

Private Health Information Statement - Combined policy

Gold Hospital \$250 & Standard Extras

Peoplecare Health Insurance

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

Monthly Premium

\$1,012.08[#]
(before any rebate, loading or discount)

Covers one adult & dependants, including non-student dependants (2 or more people, only one of whom is an adult)
Available in Northern Territory
Closed to new members

[#] You may be entitled to an Australian Government rebate on the above premium. Your premium may also include a Lifetime Health Cover loading or 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.

Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

This policy does not provide accident cover or benefits for travel and accommodation (outside of hospital).

-  **Covered**
For information on what is covered under each category, see <https://privatehealth.gov.au/categories>
-  **Restricted**
Restricted categories partially cover your hospital costs as a private patient in a public hospital. You may incur significant expenses in a private room or private hospital.
-  **Not Covered**
These categories are not covered by this policy.

This policy  includes cover for

 Assisted reproductive services	 Eye (not cataracts)	 Miscarriage and termination of pregnancy
 Back, neck and spine	 Gastrointestinal endoscopy	 Pain management
 Blood	 Gynaecology	 Pain management with device
 Bone, joint and muscle	 Heart and vascular system	 Palliative care
 Brain and nervous system	 Hernia and appendix	 Plastic and reconstructive surgery (medically necessary)
 Breast surgery (medically necessary)	 Hospital psychiatric services	 Podiatric surgery (provided by a registered podiatric surgeon – limited benefits)
 Cataracts	 Implantation of hearing devices	 Pregnancy and birth
 Chemotherapy, radiotherapy and immunotherapy for cancer	 Insulin pumps	 Rehabilitation
 Dental surgery	 Joint reconstructions	 Skin
 Diabetes management (excluding insulin pumps)	 Joint replacements	 Sleep studies
 Dialysis for chronic kidney failure	 Kidney and bladder	 Tonsils, adenoids and grommets
 Digestive system	 Lung and chest	 Weight loss surgery
 Ear, nose and throat	 Male reproductive system	

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on privatehealth.gov.au for which hospitals have arrangements with your insurer – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

The following payments may also apply for hospital admissions

Excess: You will have to pay an excess on admission. This is limited to a maximum of \$250 per person and \$500 per policy per year.

Co-payments: No co-payments

The following waiting periods for hospital admissions apply to new or upgrading members

Waiting periods:

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 12 months for pregnancy and birth (obstetrics)
- 2 months for all other treatments

Gap Cover

This provider offers '[known gap](#)' or '[no gap](#)' cover for medical bills for this product.

The [Medical Costs Finder](#) lets you find out more about the cost of specialist medical services.

Other features of this hospital cover

No waiting period applies for hospital treatment resulting from an accident.

For further information about this policy see

<https://www.peoplecare.com.au/siteassets/documents/CD/oms/gold-hospital---250-excess--standard-extras.pdf>

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	\$500 per person	Periodic oral examination - 60% of charge Scale & clean - 60% of charge Fluoride treatment - 60% of charge Surgical tooth extraction - 60% of charge
Optical	6	\$150 per person	Single vision lenses & frames - \$150.00 Multi-focal lenses & frames - \$150.00
Non PBS pharmaceuticals	2	\$350 per person up to \$700 per policy (combined limit for non pbs pharmaceuticals & vaccinations - Sub-limits apply)	Per eligible prescription - \$50.00
Physiotherapy	2	\$350 per person up to \$700 per policy (combined limit for physiotherapy & exercise physiology - Sub-limits apply)	Initial visit - \$35.00 Subsequent visit - \$25.00
Chiropractic	2	\$350 per person up to \$700 per policy (combined limit for chiropractic & osteopathy - Sub-limits apply)	Initial visit - \$35.00 Subsequent visit - \$25.00
Remedial massage	2	\$170 per person up to \$340 per policy	Initial visit - 60% of charge Subsequent visit - 60% of charge
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - \$35.00 Subsequent visit - \$25.00

Health management / Healthy lifestyle	6	\$100 per person up to \$200 per policy	Health management - 100% of charge
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - \$35.00 Subsequent visit - \$25.00
Vaccinations	2	Combined limit - see Non PBS pharmaceuticals	Per service - \$50.00

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

✗ Acupuncture	✗ Hearing aids	✗ Podiatry
✗ Blood glucose monitors	✗ Major dental	✗ Psychology
✗ Endodontic	✗ Orthodontic	✗ Other treatments - check with your insurer

For further information about this policy see

<https://www.peoplecare.com.au/siteassets/documents/CD/oms/gold-hospital---250-excess--standard-extras.pdf>

Ambulance cover

In Northern Territory 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.