

## Private Health Information Statement - Combined policy

### Basic Accident Hospital \$750 & Flex Up Extras

#### Peoplecare Health Insurance

<http://www.peoplecare.com.au>  
[info@peoplecare.com.au](mailto:info@peoplecare.com.au)  
 1800 808 690

#### Monthly Premium

**\$192.93<sup>#</sup>**

(before any rebate, loading or discount)

Covers only one person  
 Available in NSW & ACT

<sup>#</sup> You may be entitled to an Australian Government rebate on the above premium. Your premium may also include a Lifetime Health Cover loading, an age-based discount or an insurer discount. Check with your insurer for details.

### Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

This policy provides accident cover - check with your insurer for details.

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

#### ✓ Covered

For information on what is covered under each category, see <https://privatehealth.gov.au/categories>

#### R 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

R Hospital psychiatric services

R Palliative care

R Rehabilitation

This policy ✗ does not include cover for

|   |                                   |   |
|---|-----------------------------------|---|
| ✗ Assisted reproductive services                          | ✗ Ear, nose and throat            | ✗ Male reproductive system  |
| ✗ Back, neck and spine                                    | ✗ Eye (not cataracts)             | ✗ Miscarriage and termination of pregnancy  |
| ✗ Blood   | ✗ Gastrointestinal endoscopy      | ✗ Pain management   |
| ✗ Bone, joint and muscle                                  | ✗ Gynaecology                     | ✗ Pain management with device   |
| ✗ Brain and nervous system                                | ✗ Heart and vascular system       | ✗ Plastic and reconstructive surgery (medically necessary)                          |
| ✗ Breast surgery (medically necessary)                    | ✗ Hernia and appendix             | ✗ 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                   | ✗ Skin  |
| ✗ Dental surgery  | ✗ Joint reconstructions           | ✗ Sleep studies   |
| ✗ Diabetes management (excluding insulin pumps)           | ✗ Joint replacements              | ✗ Tonsils, adenoids and grommets  |
| ✗ Dialysis for chronic kidney failure                     | ✗ Kidney and bladder              | ✗ Weight loss surgery   |
| ✗ Digestive system  | ✗ Lung and chest                  |   |

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](https://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 \$750 per person and \$750 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
- 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/basic-accident-hospital---750-excess-flex-up-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                       | \$1,000 per policy<br>(combined limit for general dental, major dental, endodontic, physiotherapy, chiropractic, psychology, acupuncture, remedial massage, chinese medicine, dietetics/dietary advice, exercise physiology, health management / healthy lifestyle, occupational therapy & osteopathy - <b>Sub-limits apply</b> ) | Periodic oral examination - 60% of charge<br>Scale & clean - 60% of charge<br>Fluoride treatment - 60% of charge<br>Surgical tooth extraction - 60% of charge |
| Major dental     | 12                      |   | Full crown veneered - 60% of charge   |
| Endodontic       | 12                      |   | Filling of one root canal - 60% of charge   |
| Optical          | 6                       | \$200 per policy  | Single vision lenses & frames - \$200.00<br>Multi-focal lenses & frames - \$200.00  |
| Physiotherapy    | 2                       | Combined limit - see General dental   | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge   |
| Chiropractic     | 2                       | Combined limit - see General dental   | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge   |
| Psychology       | 2                       | Combined limit - see General dental   | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge   |
| Acupuncture      | 2                       | Combined limit - see General dental   | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge   |
| Remedial massage | 2                       | Combined limit - see General dental   | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge   |

|                                       |   |                                     |   |
|---------------------------------------|---|-------------------------------------|---|
| Chinese medicine                      | 2 | Combined limit - see General dental | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Dietetics/dietary advice              | 2 | Combined limit - see General dental | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Exercise physiology                   | 2 | Combined limit - see General dental | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Health management / Healthy lifestyle | 6 | Combined limit - see General dental | Health management - 60% of charge                                 |
| Occupational therapy                  | 2 | Combined limit - see General dental | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Osteopathy                            | 2 | Combined limit - see General dental | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |

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

|                                 |                                  |   |
|---------------------------------|----------------------------------|---|
| <b>X</b> Blood glucose monitors | <b>X</b> Non PBS pharmaceuticals | <b>X</b> Podiatry                                   |
| <b>X</b> Hearing aids           | <b>X</b> Orthodontic             | <b>X</b> Other treatments - check with your insurer |

For further information about this policy see

<https://www.peoplecare.com.au/siteassets/documents/cd/oms/basic-accident-hospital---750-excess-flex-up-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.

**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.