Private Health Information Statement - Combined policy

Bronze Plus Hospital $500 & Mid Extras

Peoplecare Health Insurance	*Monthly Premium*	Covers 2 adults (and no-one else)
http://www.peoplecare.com.au info@peoplecare.com.au 1800 808 690	*$442.75 #* (before any rebate, loading or discount)	Available in Northern Territory

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 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

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.

X **Not Covered**
These categories are not covered by this policy.

This policy ✓ **includes** cover for

✓ Blood	✓ Eye (not cataracts)	✓ Pain management
✓ Bone, joint and muscle	✓ Gastrointestinal endoscopy	✓ Palliative care
✓ Brain and nervous system	✓ Gynaecology	✓ Podiatric surgery (provided by a registered podiatric surgeon – limited benefits)
✓ Breast surgery (medically necessary)	✓ Hernia and appendix	✓ Skin
✓ Chemotherapy, radiotherapy and immunotherapy for cancer	✓ Joint reconstructions	✓ Sleep studies
✓ Dental surgery	✓ Kidney and bladder	✓ Tonsils, adenoids and grommets
✓ Diabetes management (excluding insulin pumps)	✓ Lung and chest	R Hospital psychiatric services
✓ Digestive system	✓ Male reproductive system	R Rehabilitation
✓ Ear, nose and throat	✓ Miscarriage and termination of pregnancy	

This policy X **does not include** cover for

X Assisted reproductive services	X Heart and vascular system	X Pain management with device
X Back, neck and spine	X Implantation of hearing devices	X Plastic and reconstructive surgery (medically necessary)
X Cataracts	X Insulin pumps	X Pregnancy and birth
X Dialysis for chronic kidney failure	X Joint replacements	X Weight loss surgery

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 $500 per person and $1000 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/bronze-plus-hospital---500-750-excess-mid-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	$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	Initial visit - 60% of charge Subsequent visit - 60% of charge
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 ✗ **does not include** General treatment (Extras) cover for

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

For further information about this policy see

https://www.peoplecare.com.au/siteassets/documents/cd/oms/bronze-plus-hospital---500-750-excess-mid-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.