

Private Health Information Statement - General treatment policy

Flex Essentials Extras

Peoplecare Health Insurance

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

Monthly Premium

\$109.60[#]

(before any rebate or insurer discount)

Covers 2 adults (and no-one else)

Available in NSW & ACT

Closed to new members

[#] 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

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 | \$800 per person (combined limit for general dental, physiotherapy, chiropractic, acupuncture, remedial massage, chinese medicine, dietetics/dietary advice, exercise physiology & osteopathy - Sub-limits apply) | Periodic oral examination - 60% of charge Scale & clean - 60% of charge Fluoride treatment - 60% of charge Surgical tooth extraction - 60% of charge |
| Optical | 6 | \$200 per person | Single vision lenses & frames - \$200.00 Multi-focal lenses & frames - \$200.00 |
| Physiotherapy | 2 | Combined limit - see General dental | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Chiropractic | 2 | Combined limit - see General dental | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Acupuncture | 2 | Combined limit - see General dental | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Remedial massage | 2 | Combined limit - see General dental | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Chinese medicine | 2 | Combined limit - see General dental | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Dietetics/dietary advice | 2 | Combined limit - see General dental | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Exercise physiology | 2 | Combined limit - see General dental | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Osteopathy | 2 | Combined limit - see General dental | Initial visit - 60% of charge Subsequent visit - 60% of charge |

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

| | | |
|--------------------------|---------------------------|--|
| ✗ Blood glucose monitors | ✗ Major dental | ✗ Podiatry |
| ✗ Endodontic | ✗ Non PBS pharmaceuticals | ✗ Psychology |
| ✗ Hearing aids | ✗ Orthodontic | ✗ Other treatments - check with your insurer |

Ambulance cover

PrivateHealth.gov.au

PolicyID: LHM/16/NMHP20

Date statement issued: 01 April 2026

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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.