Private Health Information Statement - Combined policy

Silver Hospital \$750 & Mid Extras

Peoplecare Health Insurance

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

Monthly Premium \$241.98#

(before any rebate, loading or discount)

Covers only one person

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.

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.

X Not Covered

These categories are not covered by this policy.

This policy **✓ includes** cover for

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

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

X Assisted reproductive services	X Insulin pumps	X Pregnancy and birth
X Cataracts	X Joint replacements	X Sleep studies
X Dialysis for chronic kidney failure	X Pain management with device	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 \$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.

For further information about this policy see

https://www.peoplecare.com.au/siteassets/documents/cd/oms/silver-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 policy	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 policy	Full crown veneered - 60% of charge
Endodontic	12	(combined limit for major dental & endodontic)	Filling of one root canal - 60% of charge
Optical	6	\$200 per policy	Single vision lenses & frames - \$200.00 Multi-focal lenses & frames - \$200.00
Non PBS pharmaceuticals	2	\$300 per policy (combined limit for non pbs pharmaceuticals & vaccinations - Sub-limits apply)	Per eligible prescription - \$60.00
Physiotherapy	2	\$350 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 policy (combined limit for chiropractic & osteopathy)	Initial visit - \$45.00 Subsequent visit - \$45.00
Podiatry	2	\$200 per policy	Initial visit - \$40.00 Subsequent visit - \$30.00
Acupuncture	2	\$300 per policy (combined limit for acupuncture, remedial massage,	Initial visit - \$40.00 Subsequent visit - \$40.00

Remedial massage	2	chinese medicine, dietetics/dietary advice & other services)	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 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/silver-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.