Private Health Information Statement - Combined policy

Bronze Plus Hospital \$500 & Premium Extras

Peoplecare Health Insurance

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

Monthly Premium \$582.02#

(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 South Australia

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.

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 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

✓ 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	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	★ Plastic and reconstructive surgery (medically necessary)
X Cataracts	X Insulin pumps	X Pregnancy and birth
X Dialysis for chronic kidney failure	✗ Joint replacements	★ 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.

For further information about this policy see

 $\underline{https://www.peoplecare.com.au/siteassets/documents/cd/oms/bronze-plus-hospital---500-750-excess-premium-extras.pdf}$

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	\$1,500 per person	Periodic oral examination - 80% of charge Scale & clean - 80% of charge Fluoride treatment - 80% of charge Surgical tooth extraction - 80% of charge
Major dental	12	\$1,500 per person (combined limit for major dental & endodontic)	Full crown veneered - 80% of charge
Endodontic	12		Filling of one root canal - 80% of charge
Orthodontic	12	\$1,000 per person \$3,000 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer - 80% of charge
Optical	6	\$300 per person	Single vision lenses & frames - \$300.00 Multi-focal lenses & frames - \$300.00
Non PBS pharmaceuticals	2	\$500 per person up to \$1,000 per policy (combined limit for non pbs pharmaceuticals & vaccinations - Sub-limits apply)	Per eligible prescription - \$80.00
Physiotherapy	2	\$600 per person up to \$1,200 per policy (combined limit for physiotherapy, exercise physiology, eye therapy (orthoptics), occupational therapy & other services)	Initial visit - \$59.00 Subsequent visit - \$59.00
Chiropractic	2	\$600 per person up to \$1,200 per policy (combined limit for chiropractic & osteopathy)	Initial visit - \$55.00 Subsequent visit - \$55.00

Podiatry	2	\$500 per person up to \$1,000 per policy	Initial visit - \$50.00 Subsequent visit - \$40.00
Psychology	2	\$500 per person up to \$1,000 per policy	Initial visit - \$110.00 Subsequent visit - \$90.00
Acupuncture	2	\$400 per person up to \$800 per policy	Initial visit - \$50.00 Subsequent visit - \$50.00
Remedial massage	2	(combined limit for acupuncture, remedial massage, chinese medicine & dietetics/dietary advice)	Initial visit - \$50.00 Subsequent visit - \$50.00
Hearing aids	24	\$1,500 per person 1 appliance(s) every 5 years	Hearing aid - 80% of charge
Blood glucose monitors	2	\$700 per person up to \$1,400 per policy 1 appliance(s) every 3 years (combined limit for blood glucose monitors, ante-	Per monitor - 80% of charge
Ante-natal/Post-natal classes	2	natal/post-natal classes, home nursing, orthotics (podiatric orthoses) & other services - Sub-limits apply)	Initial visit - 80% of charge Subsequent visit - 80% of charge
Chinese medicine	2	Combined limit - see Acupuncture	Initial visit - \$50.00 Subsequent visit - \$50.00
Dietetics/dietary advice	2	Combined limit - see Acupuncture	Initial visit - \$50.00 Subsequent visit - \$50.00
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - 80% of charge Subsequent visit - 80% of charge
Eye therapy (orthoptics)	2	Combined limit - see Physiotherapy	Initial visit - \$59.00 Subsequent visit - \$49.00
Health management / Healthy lifestyle	6	\$250 per person up to \$500 per policy	Health management - 80% of charge
Home nursing	2	Combined limit - see Blood glucose monitors	Initial visit - 80% of charge Subsequent visit - 80% of charge
Occupational therapy	2	Combined limit - see Physiotherapy	Initial visit - \$59.00 Subsequent visit - \$49.00
Orthotics (podiatric orthoses)	2	Combined limit - see Blood glucose monitors	Orthotics supply & fit - \$200.00
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - \$55.00 Subsequent visit - \$55.00
Speech therapy	2	\$500 per person up to \$1,000 per policy	Initial visit - 80% of charge Subsequent visit - 80% of charge
Vaccinations	2	Combined limit - see Non PBS pharmaceuticals	Per service - \$80.00

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

X Other treatments - check with your insurer

Other features of this general treatment cover

Orthotics limited to 1 appliance every 2 financial years.

For further information about this policy see

 $\underline{https://www.peoplecare.com.au/siteassets/documents/cd/oms/bronze-plus-hospital---500-750-excess-premium-extras.pdf}$

Ambulance cover

In South Australia 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.

<u>PrivateHealth.gov.au</u> PolicyID: LHM/K1/SKTG1Y

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.