

Private Health Information Statement - Combined policy

Silver Plus Essentials Hospital \$500 & High Extras

Peoplecare Health Insurance

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

Monthly Premium

\$595.30[#]

(before any rebate, loading or discount)

Covers two adults & dependants (3 or more people, only 2 of whom are adults)

Available in NSW & ACT

[#] 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 and other dependants up to and including the age of 20, students up to and including the age of 30, as well as persons with a disability who qualify as a child or other dependant or student in these age ranges.

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.

✗ 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	✓ Palliative care
✓ 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)
✓ Chemotherapy, radiotherapy and immunotherapy for cancer	✓ Implantation of hearing devices	✓ Rehabilitation
✓ Dental surgery	✓ Joint reconstructions	✓ Skin
✓ Diabetes management (excluding insulin pumps)	✓ Kidney and bladder	✓ Sleep studies
✓ Digestive system	✓ Lung and chest	✓ Tonsils, adenoids and grommets
✓ Ear, nose and throat	✓ Male reproductive system	R Hospital psychiatric services

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

✗ Assisted reproductive services	✗ Insulin pumps	✗ Pregnancy and birth
✗ Cataracts	✗ Joint replacements	✗ Weight loss surgery
✗ Dialysis for chronic kidney failure	✗ Pain management with device	

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/silver-plus-essentials-hospital---500-750-excess-high-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 person	Periodic oral examination - 70% of charge Scale & clean - 70% of charge Fluoride treatment - 70% of charge Surgical tooth extraction - 70% of charge
Major dental	12	\$1,000 per person (combined limit for major dental & endodontic)	Full crown veneered - 70% of charge
Endodontic	12		Filling of one root canal - 70% of charge
Orthodontic	12	\$800 per person \$2,400 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer - 70% of charge
Optical	6	\$250 per person	Single vision lenses & frames - \$250.00 Multi-focal lenses & frames - \$250.00
Non PBS pharmaceuticals	2	\$400 per person up to \$800 per policy (combined limit for non pbs pharmaceuticals & vaccinations - Sub-limits apply)	Per eligible prescription - \$70.00
Physiotherapy	2	\$500 per person up to \$1,000 per policy (combined limit for physiotherapy, exercise physiology, eye therapy (orthoptics), occupational therapy & other services)	Initial visit - \$51.00 Subsequent visit - \$51.00

Chiropractic	2	\$500 per person up to \$1,000 per policy (combined limit for chiropractic & osteopathy)	Initial visit - \$50.00 Subsequent visit - \$50.00
Podiatry	2	\$400 per person up to \$800 per policy	Initial visit - \$45.00 Subsequent visit - \$35.00
Psychology	2	\$400 per person up to \$800 per policy	Initial visit - \$90.00 Subsequent visit - \$70.00
Acupuncture	2	\$350 per person up to \$700 per policy (combined limit for acupuncture, remedial massage, chinese medicine, dietetics/dietary advice & other services)	Initial visit - \$45.00 Subsequent visit - \$45.00
Remedial massage	2		Initial visit - \$45.00 Subsequent visit - \$45.00
Hearing aids	24	\$1,000 per person 1 appliance(s) every 5 years	Hearing aid - 70% of charge
Blood glucose monitors	2	\$500 per person up to \$1,000 per policy 1 appliance(s) every 3 years (combined limit for blood glucose monitors, ante- natal/post-natal classes, home nursing, orthotics (podiatric orthoses) & other services - Sub-limits apply)	Per monitor - 70% of charge
Ante-natal/Post-natal classes	2		Initial visit - 70% of charge Subsequent visit - 70% of charge
Chinese medicine	2	Combined limit - see Acupuncture	Initial visit - \$45.00 Subsequent visit - \$45.00
Dietetics/dietary advice	2	Combined limit - see Acupuncture	Initial visit - \$45.00 Subsequent visit - \$45.00
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - 70% of charge Subsequent visit - 70% of charge
Eye therapy (orthoptics)	2	Combined limit - see Physiotherapy	Initial visit - \$51.00 Subsequent visit - \$41.00
Health management / Healthy lifestyle	6	\$200 per person up to \$400 per policy	Health management - 70% of charge
Home nursing	2	Combined limit - see Blood glucose monitors	Initial visit - 70% of charge Subsequent visit - 70% of charge
Occupational therapy	2	Combined limit - see Physiotherapy	Initial visit - \$51.00 Subsequent visit - \$41.00
Orthotics (podiatric orthoses)	2	Combined limit - see Blood glucose monitors	Orthotics supply & fit - \$150.00
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - \$50.00 Subsequent visit - \$50.00
Speech therapy	2	\$400 per person up to \$800 per policy	Initial visit - 70% of charge Subsequent visit - 70% of charge
Vaccinations	2	Combined limit - see Non PBS pharmaceuticals	Per service - \$70.00

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

<https://www.peoplecare.com.au/siteassets/documents/cd/oms/silver-plus-essentials-hospital---500-750-excess-high-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](#)

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