

1 April 2019



Premium Extras



1800 808 690



info@peoplecare.com.au



peoplecare.com.au

Please read this document carefully and keep it for future reference. For the most up-to-date info, visit peoplecare.com.au.

Premium Extras Cover (as at 1 April 2019)

Annual Limits are per person, per financial year (unless otherwise stated)

			Premium Extras	
Service	Waiting periods	Benefit	Annual limit	
Ambulance	Ambulance	1 day	100%	No limit
Dental^A	General dental (preventative, x-rays, basic restorations, basic surgery & extractions)	2 months	80%	No limit [^]
	Major dental (periodontics, endodontics, crowns & bridges, implants & dentures)	12 months	80%	\$1,500 per person
	Orthodontics	12 months	80%	\$1,000 per person \$3,000 lifetime limit
Pharmacy*	Prescriptions (after the standard PBS amount has been deducted)	2 months	80% to \$80	\$500 per person \$1,000 per family
Optical	Glasses & contact lenses	6 months	100%	\$300 per person
	Laser eye surgery	24 months	80%	\$600 per eye every 2 years
Physiotherapy & other therapies	Physiotherapy	2 months	Initial: \$59 Standard: \$49	\$600 per person
	Occupational Therapy			
	Orthoptics (eye therapy)		80%	\$1,200 per family
	Exercise physiology			
	Hydrotherapy			
Chiropractic & osteopathic	Chiropractic	2 months	Initial: \$50 Standard: \$40	\$600 per person \$1,200 per family
	Osteopathic			
Complementary therapies	Chinese herbal consults	2 months	Initial: \$50 Standard: \$40	\$400 per person
	Remedial massage			
	Acupuncture			\$800 per family
	Dietetics			
Podiatry	Podiatry (chiropody)	2 months	Initial: \$50 Standard: \$40	\$500 per person \$1,000 per family
Psychology	Psychology/group therapy	2 months	Initial: \$110 Standard: \$90	\$500 per person \$1,000 per family
Speech Therapy	Speech therapy	2 months	80%	\$500 per person \$1,000 per family
Health management programs	Preventative health (For example, health equipment, travel expenses)	6 months	80%	\$250 per person \$500 per family
Health aids & wellness	Equipment (every 3 years)	2 months	80%	\$700 per person
	Health aids & services (For example, allergy treatments, home nursing, pre/post natal classes)	2 months		
	Orthotics (Custom made or heat moulded) (every 2 years)	2 months	80% up to \$200 per person	\$1,400 per family
Hearing aids	Hearing & audiology	24 months	80%	\$1,500 every 5 years

* Pharmacy benefits can be claimed for prescription medication that costs more than the current Pharmaceutical Benefit Scheme (PBS) amount. This amount changes on 1 January every year and is \$40.30 as at 1 January 2019.

[^]The annual limit for general dental will be \$1,500 per person as of 1 July 2019.

Please note: This isn't the full list of services covered. It's always best to give us a buzz before having any treatment to check exactly what you're covered for.

Waiting Periods

Important info: Extras waiting periods

Extras services	Waiting period
<ul style="list-style-type: none">Services covered by another health fund (when transferring directly to a similar level of cover)	No waiting period
<ul style="list-style-type: none">Ambulance	1 day
<ul style="list-style-type: none">All other services except those listedUpgrading your coverGeneral dental, pharmacy, physio, chiro & podiatry	2 months
<ul style="list-style-type: none">OpticalHealth management programs	6 months
<ul style="list-style-type: none">High-cost dentistryPre/post natal services (including midwifery)	12 months
<ul style="list-style-type: none">Laser eye surgery & hearing aids	24 months

What's not covered

There are a few things that aren't covered by your extras cover.

They are treatments & services

- ✗ received within your waiting period
- ✗ received outside Australia
- ✗ covered by compensation or another type of insurance (like third party or sports club insurance)
- ✗ received more than 2 years ago
- ✗ received from providers that aren't registered or recognised by Peoplecare
- ✗ received from a family member, relative, business partner or yourself
- ✗ you weren't charged for
- ✗ for sport, recreation or entertainment

and:

- ✗ Pharmaceutical Benefits Scheme (PBS) prescriptions under the standard PBS amount, contraceptives or over-the-counter medicine
- ✗ Naturopathic & herbal medicines
- ✗ First-aid kits & courses
- ✗ Non-prescription glasses, contacts & sunglasses
- ✗ Receipts issued by a third party, like group buying websites or group deals
- ✗ If you're using a gift voucher, we can't pay the difference between the cost of the service and the value of the voucher. For example, if you use a \$60 voucher to pay for a \$40 service, you can only claim back the \$40 as the official fee for that service
- ✗ Benefits higher than the amount you paid for the service. For example, if you receive treatment that's discounted from \$65 to \$30, we only pay a benefit towards the fee you paid (i.e. \$30)
- ✗ Surcharges, delivery costs and credit card processing fees



Love a free ride

Did you know that an ambulance ride could cost you thousands? We paid a \$24,000 air ambulance fare in 2018 with zero out-of-pocket expenses for our member. Our ambulance cover is included free with any of our Combo, Hospital or Extras covers.

What's covered:

- ✓ Emergency ambulance treatment and transport to hospital via road, air and sea
- ✓ Non – emergency road and air ambulance transport by a state ambulance provider
- ✓ Emergency ambulance treatment without transport
- ✓ Emergency ambulance transport between private hospitals
- ✓ Unlimited nationwide
- ✓ 1 day waiting period
- ✓ No annual limits

What's not covered:

- ✗ General patient transport, e.g. hospital to home, nursing home, medical appointments
- ✗ Ambulance subscriptions, fees and state-based levies
- ✗ Ambulance services that are paid for by the Government, compensation or other kinds of insurance
- ✗ Any transport provided by a non-recognised state ambulance provider



Things to know about

Extras cover more info:

- Annual limits are for a financial year (1 July – 30 June) and are usually per person (unless it says otherwise).
- Optical benefits (glasses & contacts) are paid when glasses or contacts are prescribed by a registered optometrist. They have to be for sight correction and we don't pay on non-prescription sunglasses.
- Smiles all 'round - We've teamed up with the smile.com.au network of quality dentists to help take the bite out of your wallet. You can now visit any of the friendly smile.com.au dentists around the country and you'll get at least 15% off their usual fee for all treatments – just for having extras cover with Peoplecare! This offer is separate to your extras limits and waiting periods, so you'll get savings all year 'round.
- Health management - We pay benefits for approved programs to manage or treat a specific health condition. Health screening services such as blood pressure testing, cholesterol checks, mammograms and hearing tests can be claimed if Medicare don't pay a benefit. Please give us a buzz for details. Under the Private Health Insurance Act, we can't pay benefits for goods and services that are for the purposes of sport, recreation or entertainment (like gym memberships). You'll need to send us a Declaration of Condition Form found at peoplecare.com.au/Members/Forms.
- Extras providers need to be registered with Medicare or recognised by Peoplecare before benefits will be paid. We reserve the right to refuse payment for services rendered by a provider who does not satisfy the fund criteria. If you wish to ensure that the provider you are attending is covered by the fund you can search for registered providers on our website peoplecare.com.au/findaprovider or give us a buzz before you go.

How to make an extras claim

Swipe your card – claim instantly!

EFTPOS-style claiming is easy. Swipe your membership card and claim paid! On-the-spot claiming, called HICAPS, is available at most health providers like dentists, optometrists, physios, chiro's and more. You just pay the difference between their fee and your fund benefit – no claim form needed. Nice.

Claim with Larry, our mobile app

Larry is all about making claiming a breeze! Forget faffing about with scanning and emailing – simply take a photo of your receipt on your smart phone or tablet, open our app, submit your pic and hey presto – your claim is on its way to us in record time.

Download the app by searching 'Peoplecare' on the Google Play store or App Store.

Claim online

Claiming online is super easy! Just like with our app, all you need to do is upload a photo of your receipt. Upload it on Online Member Services and you're done. To register for our Online Member Services, just visit peoplecare.com.au. It only takes a few minutes.

Email us

Just scan your completed claim form with your receipts and email us at info@peoplecare.com.au

Online Member Services

Love having access to your membership 24/7? Then our Online Member Services is for you.

Here is what you can do in Online Member Services wherever and whenever you like:

- View & update your membership details
- Check how much of your Extras limits you've used & find out how much you'll get back for an upcoming service
- View your claims history

- Make a membership payment by credit card
- Find a registered healthcare provider
- View & print your annual Tax Statement to get a head-start on your tax

And more! Registering is quick and easy, so sign up today at peoplecare.com.au/oms.

Your privacy

We're 100% committed to the Privacy Act and Australian Privacy Principles, which means we only collect the information we need to give you access to health services. We won't collect any personal information unless we've asked first, and we protect the information we do have with everything we've got.

Want more info?

You can read our full Privacy Policy at peoplecare.com.au/privacy or give us a buzz on **1800 808 690**.

If you change your mind...

Changed your mind about your cover? No worries! Just let us know within 30 days of joining or upgrading your cover and you'll get a full refund of any premiums paid (as long as you haven't made any claims in that time, of course).

What to do if you're not happy

At Peoplecare, it's all about you. We love happy members, and if you're not happy we want to hear about it so we can make things even better. If you have any problems with your cover, give us a buzz on **1800 808 690**. Most of the time we can sort things out on the spot, but you can always ask to speak to a manager if you'd prefer. If you'd rather write to us, you can email info@peoplecare.com.au or write to **Locked Bag 33, Wollongong, NSW 2500**.

If you're still not happy after contacting us, you can contact the Private Health Insurance Ombudsman (PHIO). PHIO is free, independent and protects the rights of private health fund members.

You can call PHIO on 1300 362 072, email phio.info@ombudsman.gov.au, or send mail to:

Private Health Insurance Ombudsman
Commonwealth Ombudsman
GPO Box 442
Canberra, ACT 2601

For more information, visit their website ombudsman.gov.au.

To get a copy of our full complaints policy, go to peoplecare.com.au or contact us and we'll send you a copy.

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