

Australian Government Rebate on Private Health Insurance

The Australian Government Rebate on Private Health Insurance was introduced as a financial incentive to help Australians afford private health cover. The Rebate depends on your age, is income-tested and applies to all Peoplecare products. The Rebate isn't available for the Lifetime Health Cover loading portion of membership payments (if you have one).

Your Rebate is based on your age, taxable household income (for Medicare Levy Surcharge purposes), CPI (inflation) and the average health fund industry increases in premium using a complex Government formula. Below are the thresholds set by the Australian Government for this financial year.

It's up to you to nominate a Rebate Tier (based on your age and household income). If you don't tell us, or if you choose the wrong Tier, don't worry because the Australian Tax Office will work out any differences when you put in your annual tax return.

Most people choose to take their Rebate up front as a lower premium, but if you'd prefer to claim the Rebate as a lump sum through your tax at the end of the financial year, you can just pay the full premium. If you aren't sure which Rebate Tier you should choose, please contact your tax agent, financial advisor, the Australian Taxation Office or visit www.health.gov.au.

	Step 1: Income threshold (for 2018/19 financial year)		Step 2: Age & Rebate amount (age of the oldest person on your cover)			Medicare Levy Surcharge (This will only apply if you don't have private hospital cover)
			Under 65 years	65-69 years	70+ years	
Base Tier	Single \$90,000 or less	Family* \$180,000 or less	25.415%	29.651%	33.887%	0%
Tier 1	Single \$90,001 – 105,000	Family* \$180,001 – 210,000	16.943%	21.180%	25.415%	1%
Tier 2	Single \$105,001 – 140,000	Family* \$210,001 – 280,000	8.471%	12.707%	16.943%	1.25%
Tier 3	Single \$140,001 or more	Family* \$280,001 or more	0%	0%	0%	1.5%

*If you're a family with children, the income threshold for each Tier is increased by \$1,500 for every child after your first. Family includes couples and single parent families. **For the most up-to-date info, visit peoplecare.com.au/rebate.**

Rates info

The rate for each private health product can vary as a result of two Government initiatives:

- Private Health Insurance Rebate
- Lifetime Health Cover loading

Lifetime Health Cover

Lifetime Health Cover (LHC) is a Commonwealth Government initiative to reward people who keep their hospital cover. LHC recognises the length of time a person has private hospital cover with a registered health fund. If you start your cover earlier in life and maintain your hospital cover you'll pay a lower premium compared to someone who starts their cover at a later age.

Provided you start your private hospital cover by 1 July after your 31st birthday, you won't have to pay a LHC loading. If you don't take out hospital cover until you're older, your premium will be 2% higher for each year that you're over 30. The maximum LHC loading of 70% is reached at age 65.

People who were born on or before 1 July 1934 are exempt from LHC and can join a health fund at any time and pay the same premium as someone who takes out cover at age 30.

LHC loadings stop applying after 10 years continuous hospital cover (conditions apply).

Medicare Levy Surcharge

The Medicare Levy Surcharge applies to Australian taxpayers who don't have private hospital cover and who earn above a certain income (\$90,000 per year for singles in 2018/19). The surcharge is to encourage people to take out private hospital cover, and use the private system wherever possible. The aim is to reduce the demand on the public system.

The surcharge is between 1% and 1.5%, depending on your household income level. It is on top of the Medicare Levy of 2%, which is paid by most Australian taxpayers. The Medicare Levy Surcharge is paid by people earning over the income threshold who don't have private hospital insurance. The income threshold changes each financial year.

You don't have to pay the surcharge if your household income is below the income threshold.

If you have any Peoplecare Hospital cover, don't worry! You won't have to pay the Medicare Levy Surcharge.

Give us a buzz

New member **Already a member?**
1800 808 700 **1800 808 690**

Peoplecare Health Limited is a registered private health insurer.
 ABN 95 087 648 753.

0418 v3.0

Rates

(as at 1 July 2018)

Type of cover	Monthly premium with max. Rebate for under 65s* (\$)			Full monthly premium without Rebate (\$)		
	Single	Single parent family	Couple/family	Single	Single parent family	Couple/family

Hospital cover

Premium Hospital

No excess	178.57	267.91	357.19	239.47	359.21	478.94
\$250 excess	164.46	246.67	328.92	220.51	330.77	441.02
\$500 excess	150.30	225.48	300.65	201.55	302.33	403.10

Basic Hospital (exclusions apply)

\$500 excess	87.50	131.28	175.05	117.35	176.03	234.70
--------------	-------	--------	--------	--------	--------	--------

Public Hospital

No excess	77.39	116.09	154.78	103.79	155.69	207.58
-----------	-------	--------	--------	--------	--------	--------

Extras cover

Premium Extras	122.72	245.49	245.49	164.57	329.14	329.14
High Extras	83.86	167.72	167.72	112.46	224.92	224.92
Mid Extras	47.96	95.97	95.97	64.36	128.72	128.72
Basic Extras	22.93	45.91	45.91	30.78	61.56	61.56
Ambulance	Yearly rate: \$49.13 single or \$98.26 couple/single parent family/family			Yearly rate: \$65.88 single or \$131.76 couple/single parent family/family		

Combo cover

We want our members to get the most out of their health insurance so we offer a 10% discount on an extras cover when taken out in combination with a hospital cover (which is included in the rates below).

Premium Extras + Hospital

Premium Hospital (no excess)	289.08	488.83	578.11	387.58	655.43	775.16
Premium Hospital (\$250 excess)	274.92	467.64	549.84	368.62	626.99	737.24
Premium Hospital (\$500 excess)	260.76	446.40	521.57	349.66	598.55	699.32
Basic Hospital (\$500 excess)	197.96	352.20	395.97	265.46	472.25	530.92

High Extras + Hospital

Premium Hospital (no excess)	254.08	418.88	508.16	340.68	561.63	681.36
Premium Hospital (\$250 excess)	239.92	397.64	479.89	321.72	533.19	643.44
Premium Hospital (\$500 excess)	225.81	376.45	451.62	302.76	504.75	605.52
Basic Hospital (\$500 excess)	163.01	282.25	326.02	218.56	378.45	437.12

Mid Extras + Hospital

Premium Hospital (no excess)	221.79	354.30	443.58	297.39	475.05	594.78
Premium Hospital (\$250 excess)	207.63	333.06	415.31	278.43	446.61	556.86
Premium Hospital (\$500 excess)	193.52	311.87	387.04	259.47	418.17	518.94
Basic Hospital (\$500 excess)	130.72	217.67	261.44	175.27	291.87	350.54

Basic Extras + Hospital

Premium Hospital (no excess)	199.27	309.21	398.54	267.17	414.61	534.34
Premium Hospital (\$250 excess)	185.11	288.02	370.22	248.21	386.17	496.42
Premium Hospital (\$500 excess)	170.95	266.78	341.95	229.25	357.73	458.50
Basic Hospital (\$500 excess)	108.15	172.58	216.35	145.05	231.43	290.10

If you have a Lifetime Health Cover loading, your rates will also be different. Please see back page for details

* The Australian Government Rebate on Private Health Insurance is income-tested and applies to all Peoplecare products. The premiums in the table above are the full premium and the premium with the maximum Rebate for under 65 year olds taken out (which is the premium that applies to most people). Your Rebate is based on your age, income, CPI (inflation) and average health fund industry increases using a complex Government formula. Please use the table on the back page to work out your Rebate Tier.

Love the little extras

Our extras covers

Choosing an extras cover is easy. We have four options – **Premium, High, Mid & Basic** – so you can choose the best one for your needs & budget.

This is just a summary of the most popular extras benefits. If you're wondering about another service that isn't listed here, give us a buzz on **1800 808 700**.

To get the full product info, just contact us or download a cover description from peoplecare.com.au.

Please keep in mind that each service has an annual limit and waiting periods (including those for pre-existing conditions) might apply.

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.
- **Complementary therapies** benefits are payable on fund recognised services delivered by a registered service provider.
- **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. Please contact us 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 or sports shoes).

Give us a buzz on 1800 808 690 before having any treatment so we can tell you how much you'll get back.

*Pharmacy benefits apply after the standard Pharmaceutical Benefits Scheme (PBS) amount has been deducted. The PBS amount changes every year on 1 January and is \$39.50 as at 1 January 2018. This means that you will pay the first \$39.50 yourself and then we pay a percentage of the balance depending on the level of your extras cover.

As at 1 July 2018.

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

Service		Waiting periods	Basic Extras		Mid Extras		High Extras		Premium Extras	
			Benefit	Annual limit	Benefit	Annual limit	Benefit	Annual limit	Benefit	Annual limit
Ambulance	Ambulance	No waiting period	100%	No limit	100%	No limit	100%	No limit	100%	No limit
Dental	General dental (preventative, x-rays, basic restorations, basic surgery & extractions)	2 months	50%	\$500 per person	60%	\$750 per person	70%	\$1,000 per person	80%	No limit
	Major dental (periodontics, endodontics, crowns & bridges, implants & dentures)	12 months	x	x	60%	\$500 per person	70%	\$1,000 per person	80%	\$1,500 per person
	Orthodontics	12 months	x	x	x	x	70%	\$800 per person \$2,400 lifetime limit	80%	\$1,000 per person \$3,000 lifetime limit
Pharmacy*	Prescriptions (after the standard PBS amount has been deducted)	2 months	50% to \$50	\$200 per person \$400 per family	60% to \$60	\$300 per person \$600 per family	70% to \$70	\$400 per person \$800 per family	80% to \$80	\$500 per person \$1,000 per family
Optical	Glasses & contact lenses	6 months	100%	\$150 per person	100%	\$200 per person	100%	\$250 per person	100%	\$300 per person
	Laser eye surgery	24 months	x	x	x	x	70%	\$500 per eye every 2 years	80%	\$600 per eye every 2 years
Physiotherapy & other therapies	Physiotherapy	2 months	Initial: \$35 Standard: \$25	\$300 per person \$600 per family	Initial: \$43 Standard: \$33	\$350 per person \$700 per family	Initial: \$51 Standard: \$41	\$500 per person \$1,000 per family	Initial: \$59 Standard: \$49	\$600 per person \$1,200 per family
	Occupational Therapy									
	Orthoptics (eye therapy)		50%	60%	70%	80%				
	Exercise physiology									
	Hydrotherapy									
Chiropractic & osteopathic	Chiropractic	2 months	Initial: \$35 Standard: \$25	\$300 per person \$600 per family	Initial: \$40 Standard: \$30	\$350 per person \$700 per family	Initial: \$45 Standard: \$35	\$500 per person \$1,000 per family	Initial: \$50 Standard: \$40	\$600 per person \$1,200 per family
	Osteopathic									
Complementary therapies	Natural therapy	2 months	x	x	Initial: \$40 Standard: \$30	\$300 per person \$600 per family	Initial: \$45 Standard: \$35	\$350 per person \$700 per family	Initial: \$50 Standard: \$40	\$400 per person \$800 per family
	Remedial massage									
	Acupuncture									
	Dietetics									
Podiatry	Podiatry (chiropody)	2 months	x	x	Initial: \$40 Standard: \$30	\$200 per person \$400 per family	Initial: \$45 Standard: \$35	\$400 per person \$800 per family	Initial: \$50 Standard: \$40	\$500 per person \$1,000 per family
Psychology	Psych/group therapy	2 months	x	x	x	x	Initial: \$90 Standard: \$70	\$400 per person \$800 per family	Initial: \$110 Standard: \$90	\$500 per person \$1,000 per family
Speech Therapy	Speech therapy	2 months	x	x	x	x	70%	\$400 per person \$800 per family	80%	\$500 per person \$1,000 per family
Health management programs	Preventative health (Health equipment, travel expenses)	6 months	50%	\$100 per person \$200 per family	60%	\$150 per person \$300 per family	70%	\$200 per person \$400 per family	80%	\$250 per person \$500 per family
Health aids & wellness	Equipment (1 every 3 years)	6 months	x	x	x	x	70%	\$500 per person \$1,000 per family	80%	\$700 per person \$1,400 per family
	Health aids & services (Allergy treatments, home nursing)	2 months								
	Orthotics (Custom made or heat moulded) (1 every 2 years)	2 months								
Hearing aids	Hearing & audiology	24 months	x	x	x	x	70%	\$1,000 every 5 years	80%	\$1,500 every 5 years