

# Ambulance Cover

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## WHAT IS AMBULANCE COVER?

Ambulance cover is cover for the costs when you are transported in an ambulance or receive treatment from an ambulance provider without transport.

Ambulance transport and services are generally expensive. If you hold ambulance cover, Peoplecare will cover the costs for these services.

## Did you know?

This ambulance cover is **included with any of our combination, hospital or extras covers**. If you don't have any of those covers with us, you can take out this separate Peoplecare Health Insurance Ambulance Cover to gain ambulance coverage.

## Where don't you need ambulance cover?

Queensland and Tasmanian residents don't need ambulance insurance as they have cover under their state schemes. Queensland residents are also covered by their state when travelling around Australia.

AMBULANCE SERVICES	BENEFIT	ANNUAL LIMIT	WAITING PERIOD
Australia wide	100% of cost	No limit	1-day

## WHAT'S INCLUDED?

### What's covered

- ✓ Emergency ambulance treatment and transport to hospital via road, air and sea by a state ambulance provider
- ✓ Non-emergency road and air ambulance transport by a state ambulance provider
- ✓ Emergency ambulance treatment without transport
- ✓ Emergency ambulance transport between hospitals

### 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

## How to claim an ambulance bill

Don't pay it. Send it to us straight away via the [Peoplecare app](#) or through our [Online Member Services](#).

*Important: Private health insurers don't cover additional debt recovery costs for overdue ambulance bills. If you don't send us the claim in time to pay before the ambulance bill's due date, you'll have to pay those overdue fees yourself.*

That's why it's important to send us your ambulance bills as soon as you receive them.

APPROVED STATE AND TERRITORY AMBULANCE PROVIDERS	
NSW	<a href="#">Ambulance Service of NSW</a> <a href="#">Patient Transport Service provider HealthShare NSW</a>
VIC	<a href="#">Ambulance Victoria</a>
QLD	<a href="#">Queensland Ambulance Service</a>
SA	<a href="#">SA Ambulance Service</a>
WA	<a href="#">St John Ambulance WA</a>
TAS	<a href="#">Department of Health</a>
ACT	<a href="#">ACT Ambulance Service</a>
NT	<a href="#">St John Ambulance NT</a>

# Important Information

## HOW TO MAKE A EXTRAS CLAIM

### Swipe your card- claim instantly

Swipe your membership card at health providers like dentists, optometrists, physios, chiros and more. You just pay the difference between the fee and your fund benefit- no claim form needed.

### Claim with our mobile app

Our mobile app makes claiming a breeze. Simply take a photo of your receipt on your smart phone or table, open our app, submit your picture - your claim is on its way to us. Download the app by searching 'Peoplecare' on the Google Play store or App Store.

### Claim Online

Claiming online is easy. Just like our app, all you need to do is upload a photo of your receipt to our Online Member Services and you're done. To register for our Online Member Services, just visit [peoplecare.com.au](http://peoplecare.com.au).

## YOUR PRIVACY

We're 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. We only collect information that we need to give you access to health services, and we don't collect personal information unless we ask you first. We protect your personal details and we'll only share your information if it's needed to provide our services. You can read our full Privacy Policy at [peoplecare.com.au/privacy](http://peoplecare.com.au/privacy) or give us a call on 1800 808 690.

## IF YOU CHANGE YOUR MIND...

Changed your mind about your cover? 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).

## WHAT TO DO IF YOU'RE NOT HAPPY

At Peoplecare, if you have any problems with your cover, give us a call on **1800 808 690**.

If you'd rather write to us, you can email [info@peoplecare.com.au](mailto: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**, visit [ombudsman.gov.au](http://ombudsman.gov.au) or send mail to:

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

For general information on private health insurance, visit [privatehealth.gov.au](http://privatehealth.gov.au). To get a copy of our full complaints policy, go to [peoplecare.com.au](http://peoplecare.com.au) or contact us and we'll send you a copy.

## POLICY INFORMATION

This document provides information to help you understand what you will and will not be covered for under your policy. These details are in conjunction with the fund rules which can be found here - [peoplecare.com.au/fund-rules](http://peoplecare.com.au/fund-rules). It is important that you read this document carefully and retain a copy for your reference. For more information about your specific needs, please contact us or visit our website.

## CODE OF CONDUCT

The Private Health Insurance Code of Conduct is a voluntary industry code. It sets standards for health funds to make sure they do the right thing by consumers in having great staff training, clear policy documentation, watertight privacy and easy dispute resolution. Each health fund has a short summary of every product in a standard format to help you compare them side by side. They are called Private Health Information Statements (PHIS) and you can easily get them from the Private Health Insurance Ombudsman's website by visiting [health.gov.au/resources/apps-and-tools/compare-health-insurance-policies](http://health.gov.au/resources/apps-and-tools/compare-health-insurance-policies). Peoplecare is proud that we meet 100% of the standards in the Code of Conduct. This means we can display the Code of Conduct tick on our materials to show you we're doing the right thing.





 **1800 808 690**

 **info@peoplecare.com.au**

 **peoplecare.com.au**

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Please read this document carefully and keep it for future reference. For the most up-to-date information, visit [peoplecare.com.au](http://peoplecare.com.au)

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