

OSHC Extras

Policy Document

Effective 1 April 2012



oshc
worldcare

Global Assistance



OSHC Extras

OSHC Extras is an affordable and tailored extras cover designed for Overseas Students studying in Australia. OSHC Extras will cover you for some common health services not covered by your standard OSHC Worldcare policy.

OSHC Extras is underwritten by Lysaght Peoplecare Limited, a registered private health insurer since 1953.



We can help you ...

We will make your private health insurance as easy as possible. Here are your 3 options:

1. Call Us:

Just call us on 1300 733 676 to speak to one of our member service specialists. They will explain everything you need to know about health insurance and help you choose the right cover to suit your needs and budget

2. Visit our website:

You can find the information you need at peoplecare.com.au/oshc and you can join online. Alternatively, email us at oshc@peoplecare.com.au

3. Read on:

All the information you need can be found right here in the brochure. If you wish to join, you can fill in the application form and email, fax or post it to us

What is covered?

It is very important that you read all information about what is and what is not covered by OSHC Extras.

OSHC Extras includes benefits for the following health services.

- Basic Dental items
- Optical
- Physiotherapy
- Chiropractic
- Osteopathic

Service	Benefit	Annual Limits	Exclusions (not covered)
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Dental

Basic Restorations Diagnostic Services Extractions Oral Surgery	Set benefits apply to each dental item number. Please contact the fund prior to treatment for details.	\$500	- Bleaching - Periodontics - Endodontics - Indirect metallic and tooth coloured restorations - Veneers - Crowns and Bridgework - Dentures - Implants - Orthodontic treatment
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Optical

Glasses/ Frames/ Contact Lenses	75% of cost	\$150	- More than 1 set of glasses per financial year - Sunglasses - Where no sight correction is necessary
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Physiotherapy, Chiropractic and Osteopath

Physiotherapy Chiropractic Osteopathic	Initial consultation \$35 Subsequent consultation 1-10 \$25 Subsequent consultation 11+ \$15	\$350	- Services provided by providers who are not registered and recognised by the fund
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OSHC Extras is a basic level of extras cover, but there are also other levels of cover available. For further information, please call 1300 733 676.

What we will not pay for

- Services within waiting periods (see below)
- Services provided outside Australia
- Optical appliances not requiring sight correction, including sunglasses
- Services by providers not registered and recognised by us
- Services that are for sport, recreation or entertainment
- Services where an entitlement may exist under a compensation, third party or sports club insurance
- Claims for services submitted more than 2 years after the date of service
- Services provided by family members, relatives, business partners or self

What does it cost?

OSHC Extras is priced to be affordable for students.

	QUARTERLY	ANNUAL
Single	\$62.01	\$248.04

Note: When you choose the direct debit option from your bank account, your premiums will automatically be deducted each quarter until you tell us you would like to end your policy. The minimum policy period is six months.

Waiting Periods

A waiting period is a period of time applied to each new membership or when cover is upgraded, during which benefits are not payable. Waiting periods are designed to protect all members.

OSHC Extras will provide continuity of cover for anyone transferring from another fund provided that an equivalent or higher level of cover was previously held. To be eligible for continuity of cover the transferring membership must be financial, all waiting periods from the previous fund must have been served and a clearance certificate must be provided.

SERVICE	STANDARD WAITING PERIODS
On joining the fund or upgrading cover	2 months
Optical benefits	6 months

For more information on waiting periods, clearance certificates and continuity of cover please call 1300 733 676 or email oshc@peoplecare.com.au



Registered Providers

All providers must be registered and recognised by the fund before benefits will be paid. Our aim is to ensure the safety and appropriateness of treatment to our members. 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 should contact us prior to treatment.

Electronic Claiming

Members can claim 'EFTPOS style' with their membership cards at more than 20,000 dentists, physiotherapists, optical dispensers, chiropractors and osteopaths Australia wide that participate in either the HICAPS or IBA health service (subject to benefit eligibility).

To locate a participating practitioner search online at our website peoplecare.com.au or call us.

Just swipe your card, sign for the service to validate the claim and pay the difference between the charge and your benefit (if applicable). There is no need to lodge a claim form or pay for the whole account as the fund pays your benefit directly to the practitioner.

Please note: You must treat this service like you would a credit card and only sign for services provided. Make sure that you maintain personal control over your membership card at all times.

Make a claim

- **Electronic**

Just swipe your membership card at participating service providers and pay for any gap that may be applicable. Where the HICAPS / IBA service is used there is no need to submit a claim form to the fund.

OR

- **Mail**

Simply complete a claim form which can be found on our website and attach all accounts and/or receipts and forward to the fund by:

fax 1300 673 405
mail Locked Bag 33 Wollongong NSW 2500, or by
email oshc@peoplecare.com.au

Receive my benefit

There are 3 convenient ways to receive your benefits. These are:

- **Electronic claiming**

Simply swipe your membership card at a participating provider (see p.3)

- **Direct Credit**

If you submit a manual claim to us and register for 'Easy Claim', benefits will be paid directly to your nominated bank, building society or credit union account provided the account has been paid. The benefit will usually be deposited into your account as cleared funds the day after it is processed. The fund does not charge any additional fees for the use of this service.

- **Cheque**

If you submit a manual claim to us where the account has been paid and you have not taken advantage of the 'Easy Claim' service, a cheque will be posted for you to deposit into your account. You should allow for postage and bank clearance times to access these funds. Where the account has not been paid the cheque will be posted to you in favour of the service provider.

Make a payment

Direct debit is the most efficient way for you to pay your contributions and ensures that your membership is always current and benefit entitlements are maintained. The fund does not charge any additional fees for the use of this service. All you need to do is complete and return the direct debit request authority included with the application form. This will ensure automatic deductions from your bank, building society, credit union, or credit card.



Transfer from another registered health fund

You will not have to re-serve applicable waiting periods if you transfer from another registered health fund, provided that;

- You had an equivalent or higher level of cover with that fund, and
- Your cover was paid up to date at the time of transfer, and
- Applicable waiting periods have been completed at that fund, and
- We have received a clearance certificate from the previous fund advising of the above.

You need to be aware that some waiting periods or reductions in benefit entitlements or limits may apply in the first 12 months of membership. This can occur if you have used part or all of your annual limit with the previous fund or if your previous cover had lower limits or benefit exclusions. If you are unsure please call us on 1300 733 676.

Change your level of cover

You may change or upgrade your cover at any time to one that might better suit your needs. This is very easy to do, simply complete the change of cover form on the website peoplecare.com.au or call us on 1300 733 676.

Our commitment to you

At Peoplecare Health Insurance, the Board, management and staff continually strive to provide a superior level of service, consistent with our vision "to have loyal, proud and delighted members that have complete confidence that they will be provided with the best possible financial support when in need of healthcare".

Consistent with this objective, we have embraced participation and compliance with the voluntary Private Health Insurance Code of Conduct (the Code) that has the following objectives:

- To improve the standards of practice and service in the private health insurance industry
- To provide better information to consumers in plain language
- To promote better informed decisions about our private health insurance products and services:
 - by ensuring that our policy documentation is full and complete
 - when asked by a consumer, by providing effective verbal explanation of contents of the policy documentation
 - by ensuring that our staff and other persons providing information on our behalf are appropriately trained
- Provide information to consumers on their rights and obligations under their relationship with the health fund, including information on the Private Health Insurance Code of Conduct
- Provide consumers with easy access to our internal dispute resolution procedures, which will be undertaken in a fair and reasonable manner
- Where internal dispute resolution procedures do not reach a satisfactory outcome for the consumer, or if a consumer wishes to deal directly with an external body, we will advise the consumer of the right to take the issue to an external body such as the Private Health Insurance Ombudsman (PHIO)

We are delighted to have received authorisation under the Code of Conduct that our internal processes in relation to staff training, policy documentation, disputes resolution and privacy all meet the requirements of the Code. The Code logo as shown is evidence of that approval.

The following pages describe the Complaints Handling and Privacy policies that form key components of our commitment to you under the code.



Complaints Handling

Peoplecare Health Insurance is committed to the efficient and fair resolution of all complaints. All staff at Peoplecare acknowledge your right to comment or lodge a complaint free of charge. Each complaint provides Peoplecare with an opportunity to improve the quality of our products, services and processes. With this in mind all staff will actively seek feedback from you during interactions with the fund.

If you have a complaint;

- In the first instance you can contact a Member Service Officer (MSO) who will attempt to resolve the complaint immediately
- If the complaint cannot be resolved at this point the MSO will refer the complaint to an appropriate manager, and if necessary the Chief Executive Officer (CEO)
- If the complaint is still unresolved at this point, you shall be made aware of your right to access the Private Health Insurance Ombudsman (PHIO) or other relevant authority depending on the circumstances. All contact should first be made with Peoplecare with the intention to seek resolution promptly and satisfactorily

The Private Health Insurance Ombudsman (PHIO) provides free independent services to private health insurance fund members. PHIO (www.phio.org.au) can be contacted on 1800 640 695 and they are located at Level 7, 362 Kent Street, SYDNEY, NSW 2000. The *Peoplecare Complaints Handling Policy* is available at our website peoplecare.com.au or on request by calling us.

Privacy

The Privacy Laws

Peoplecare Health Insurance complies with the requirements of the Privacy Act 1988 ("the Act") as amended from time to time. The core requirements of the Act are set out in the National Privacy Principles ("NPPs"). The NPPs set out how an organisation, such as Peoplecare should collect, use, keep secure and disclose personal information. The NPPs also give individuals a right to know what information an organisation holds about him or her and a right to correct it if it is wrong.

Application of this Policy

Peoplecare is committed to complying with the requirements of the Act. This statement sets out the Peoplecare policy for handling personal information collected when dealing with members, business partners, related companies and health service providers. From time to time, Peoplecare may modify this policy statement as a result of an update or change in the services we provide. Where this occurs we will publish changes on the company web site peoplecare.com.au.

What personal information does Peoplecare collect?

"Personal Information" is any information or opinion from which an individual's identity may be ascertained. Peoplecare only collects information that is necessary to assist us in providing our services. Peoplecare generally collects personal information such as an individual's name, address, e-mail address, banking details, date of birth, payroll details and other related information such as medical and hospital history and claims information. In most situations, Peoplecare collects personal information about individuals directly from members or from providers of health services. Where providers of health services provide Peoplecare with personal information we rely on those providers having obtained the consent of those individuals.

Why does Peoplecare collect and use this information?

Peoplecare does not collect personal information unless it first asks its members or the individual for it. Peoplecare collects and uses personal information for a number of purposes such as for:

- Providing a claim processing and benefit payment service in relation to hospital, medical and other ancillary health services incurred by members
- Member account and billing maintenance
- Internal business operations such as planning, product development, research and reporting to Peoplecare related companies
- Providing direct market offers such as products and services provided by or on behalf of Peoplecare (or other organisations) which we consider may be of interest to our members



- Advising members of product launches
- Enabling the organisation to comply with legislative requirements for the collection of and submission of health related data to Commonwealth agencies

Disclosure of Personal Information

Peoplecare, in using personal information for the above purposes, may need to disclose personal information to various organisations and/or parties such as the Australian Tax Office, banking/financial institutions, superannuation authorities, health insurance organisations, contracted service providers, business partners and related organisations. Peoplecare will ensure that where such information is provided that the other organisation will also commit to the preservation of privacy and compliance with the National Privacy Principles with respect to those transactions.

How does Peoplecare protect personal information?

Peoplecare exercises great care to protect the personal information that we hold. This includes, among other things, using industry techniques such as firewalls, encryption and password protection. Internally, Peoplecare restricts access to personal information to employees or parties who need access to the information in order to do their jobs. These employees or parties are limited in number and are committed to maintaining confidentiality.

How can you help protect your information?

If you are providing or receiving personal information from Peoplecare, we request that you take all necessary steps to ensure that it is accurate, complete and up to date.

How can you access, correct and update your information?

An individual may view his or her personal information at any time (subject to 'the Act') and tell us if he or she believes the information is incorrect by contacting the fund at the address shown on the back cover of this booklet.



Telephone: **1300 733 676**
Fax: **1300 673 405**
Email: **oshc@peoplecare.com.au**
Web: **peoplecare.com.au/oshc**

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Lysaght Peoplecare Limited
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