

Rates with 30% Rebate Deducted

Type of Cover	Weekly (\$)			Monthly (\$)		
	Single	Single Parent Family	Couple/Family	Single	Single Parent Family	Couple/Family
Hospital Cover						
Private Hospital						
No Excess	23.08	34.62	46.16	100.01	150.02	200.07
\$150 Excess	21.21	31.84	42.47	92.06	138.14	184.17
\$250 Excess	20.01	30.02	40.02	86.78	130.19	173.55
\$500 Excess	16.93	25.40	33.91	73.50	110.22	146.99
Public Hospital	11.64	17.49	23.33	50.62	75.96	101.25

Extras Cover						
Gold Extras	9.55	19.10	19.10	41.40	82.80	82.80
Silver Extras	5.06	10.12	10.12	22.01	44.02	44.02
Ambulance	Annual Fee	\$36.40 Single	\$72.80 Couple/Single Parent Family/Family			

Combination Hospital & Extras Cover						
Gold Plan	32.63	53.72	65.26	141.41	232.87	282.87
Silver Plan	22.04	35.57	44.08	95.51	154.29	191.01
Bronze Plan	14.01	-	-	60.83	-	-

Gold Extras + Private Hospital Cover						
No Excess	32.63	53.72	65.26	141.41	232.87	282.87
\$150 Excess	30.81	50.99	61.57	133.46	220.94	266.97
\$250 Excess	29.56	49.12	59.12	128.18	212.99	256.35
\$500 Excess	26.48	44.55	53.01	114.90	193.07	229.79

Silver Extras + with Private Hospital Cover						
No Excess	28.14	44.79	56.33	122.02	194.09	244.09
\$150 Excess	26.32	42.01	52.64	114.07	182.16	228.19
\$250 Excess	25.07	40.19	50.19	108.79	174.21	217.57
\$500 Excess	22.04	35.57	44.08	95.51	154.29	191.01

The above rates already have the 30% Private Health insurance Rebate deducted. If a person on the membership is aged 65 to 69 they are entitled to a 35% Private Health Insurance Rebate, and if a person on the membership is aged 70 or over they are entitled to a 40% Private Health Insurance Rebate. For details of these contribution rates or for further information on the Private Health Insurance Rebate scheme please contact us.

Contribution Rate Schedule Information

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

- Lifetime Health Cover; and
- Private Health Insurance Rebate

Lifetime Health Cover

Lifetime Health Cover (LHC) commenced on 1 July 2000 as a Commonwealth Government initiative to reward persons who maintain hospital insurance. LHC recognises the length of time a person has had private hospital cover with a registered health fund. If you join earlier in life and maintain your hospital cover you will pay a lower premium each year compared to someone who joins at a later age.

Provided you join hospital insurance by 1 July following your 31st birthday you will not have to pay an additional LHC loading. If however, you delay joining hospital cover until a later age then your premium will be increased by 2% for each year that you are over 30. The maximum LHC loading of 70% is reached at age 65. LHC loadings cease to apply after 10 years continuous hospital cover (conditions apply).

Private Health Insurance Rebate

The Private Health Insurance Rebate was introduced by the Commonwealth Government as a financial incentive to assist Australians purchase private health insurance. The Private Health Insurance Rebate is applicable to all Peoplecare products and reduces the contribution rate that would otherwise be payable by 30% for all members that are under age 65.

Where a membership includes a person that is aged 65 to 69 the rebate is increased to 35% and for those aged 70 years and above it is further increased to 40%.

The contribution rates on this leaflet show the standard rates less the 30% rebate for persons that do not have any Lifetime Health Cover loading.

If you are affected by the Lifetime Health Cover loading arrangements or if you are over the age of 65 then we recommend that you contact us to confirm the relevant contribution rate for your cover.



Call our hotline to confirm your rate

New member enquiries
1800 808 700

General enquiries
1800 808 690



Extras benefits at a glance



Gold Extras - benefits

Service	Benefit	Annual Limits
Dental	General Dental Crowns and Bridgework Dentures Implants	Set benefits apply to each dental item number. Please contact the fund prior to treatment for details
	Orthodontic Treatment	Lifetime limit (LL) applies
		No annual limit \$1000 (\$1500 loyalty limit) \$650 (\$840 loyalty limit) \$1000
		\$2100 LL (\$2600 LL - loyalty limit)
Optical	Spectacles / Frames or Contact Lenses	100% of cost
	Laser Eye Surgery	\$500 per eye, each 2 years
Pharmaceutical	Prescriptions (excluding contraceptives and over the counter items)	100% of balance in excess of PBS to a max of \$65 per prescription
Physiotherapy / Other Therapies	Physiotherapy	Initial consultation \$40 Subsequent consultation 1-10 \$30 Subsequent consultation 11+ \$20
	Occupational Therapy	Initial consultation \$60 Subsequent consultation \$35
	Hydrotherapy	80% of cost to \$10
	Overall Physiotherapy and Other Therapies Limit	\$550 per person \$1100 per family
Complementary Therapies	Chiropractic Acupuncture Osteopathic Podiatry Natural Therapies Remedial Massage Dietetic	Initial consultation \$35 Subsequent consultation 1-10 \$25 Subsequent consultation 11+ \$15
	Chiropractic X Rays	80% of cost
	Orthotics (each 2 years)	80% of cost
	Overall Complementary Therapies Limit	\$750 per person \$1500 per family
		\$435 per person \$870 per family
Additional Benefits	Ante-Post Natal Physiotherapy	80% of cost
	Home Nursing	80% of cost to \$45 (per visit) or \$90 (per day)
	Speech Therapy	80% of cost
	Hearing Aids	80% of cost to \$1500
	Psychology	80% to \$120 (initial assessment) 80% to \$60 (subsequent consultation)
	Allergy Treatment	80% of cost
	Surgical Equipment / Health Aids	A range from year 1 - 50% of cost to \$400 to year 5+ 80% of cost to \$1000
	Ambulance	100% of cost with no annual limits
	Health Management Programs	80% of cost to \$150

Silver Extras - benefits

Service	Benefit	Annual Limits
General Dental	Diagnostic / Preventative Extractions Oral Surgery Restorations Endodontics	75% of cost
	Optical	Spectacles / Frames Contact Lenses
		100% of cost
	Pharmaceutical	Prescriptions (excluding contraceptives and over the counter items)
		75% of balance in excess of PBS to a maximum of \$50 per prescriptions
Physiotherapy	Physiotherapy	75% of cost
Complementary Therapies	Natural Therapies (Inc. Remedial Massage) Chiropractic Acupuncture Osteopathic Podiatry	75% of cost
	Ambulance	Ambulance
		100% of cost
	Health Management	Health management programs
		80% of cost to \$150

General Conditions

- Annual limits are per person unless specified otherwise.
- Optical benefits apply when prescribed by a registered optometrist or ophthalmic surgeon. Benefits will only be paid where sight correction is necessary. No benefit is payable for sunglasses.
- Annual limits apply on a financial year basis, ie: 1 July - 30 June.



Bronze Extras - benefits

Service	Benefit	Annual Limits	Exclusions (Not Covered)		
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	<ul style="list-style-type: none"> • Bleaching • Periodontics • Endodontics • Indirect metallic and tooth coloured restorations • Veneers • Crowns and Bridgework • Dentures • Implants • Orthodontic treatment 	
	Spectacles / Frames Contact Lenses	75% of cost	\$150	<ul style="list-style-type: none"> • More than 1 set of spectacles per financial year • Sunglasses • Where no sight correction is necessary 	
Pharmaceutical	Prescriptions (excluding contraceptives and over the counter items)	75% of balance in excess of PBS to a maximum of \$50 per prescription	\$350	<ul style="list-style-type: none"> • PBS prescriptions • Items normally available over the counter • Contraceptives 	
Physiotherapy & Chiropractic / Osteopath	Physiotherapy	Initial consultation \$35 Subsequent consultation 1-10 \$25 Subsequent consultation 11+ \$15	\$350	<ul style="list-style-type: none"> • Services provided by providers who are not registered or recognised by the fund 	
	Chiropractic				
	Osteopathic				
Complementary Therapies	Remedial Massage Myotherapy Homeopathy Naturopathy Chinese Herbal Medicine Western Herbal Medicine	Initial consultation \$35 Subsequent consultation \$25	\$170	<ul style="list-style-type: none"> • Services provided by providers who are not registered or recognised by the fund • Herbal Medicines 	
	Ambulance	Ambulance	100% of cost	No annual limit	Please contact fund for details
	Health Management	Health management programs	80% of cost	\$150	Please contact fund for details

