

1 July 2019



# High 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](http://peoplecare.com.au).

# High Extras Cover (as at 1 July 2019)

**Please note:**

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

		High Extras		
Service		Waiting periods	Benefit	Annual limit
<b>Ambulance</b>	Ambulance	1 day	100%	No limit
<b>Dental</b>	General dental (preventative, x-rays, basic restorations, basic surgery & extractions)	2 months	70%	\$1,000 per person
	Major dental (periodontics, endodontics, crowns & bridges, implants & dentures)	12 months	70%	\$1,000 per person
	Orthodontics	12 months	70%	\$800 per person \$2,400 lifetime limit
<b>Pharmacy*</b>	Prescriptions (after the standard PBS amount has been deducted)	2 months	70% to \$70	\$400 per person \$800 per family
<b>Optical</b>	Glasses & contact lenses	6 months	100%	\$250 per person
	Laser eye surgery	24 months	70%	\$500 per eye every 2 years
<b>Physiotherapy &amp; other therapies</b>	Physiotherapy	2 months	Initial: \$51 <sup>†</sup> Standard: \$41	\$500 per person \$1,000 per family
	Occupational Therapy			
	Orthoptics (eye therapy)		70%	
	Exercise physiology			
	Hydrotherapy			
<b>Chiropractic &amp; osteopathic</b>	Chiropractic	2 months	Initial: \$45 <sup>†</sup> Standard: \$35	\$500 per person \$1,000 per family
	Osteopathic			
<b>Complementary therapies</b>	Chinese herbal consults	2 months	Initial: \$45 <sup>†</sup> Standard: \$35	\$350 per person \$700 per family
	Remedial massage			
	Acupuncture			
	Dietetics			
<b>Podiatry</b>	Podiatry (chiropody)	2 months	Initial: \$45 <sup>†</sup> Standard: \$35	\$400 per person \$800 per family
<b>Psychology</b>	Psychology/group therapy	2 months	Initial: \$90 <sup>†</sup> Standard: \$70	\$400 per person \$800 per family
<b>Speech Therapy</b>	Speech therapy	2 months	70%	\$400 per person \$800 per family
<b>Health management programs</b>	Preventative health (For example, health equipment, travel expenses)	6 months	70%	\$200 per person \$400 per family
<b>Health aids &amp; wellness</b>	Equipment (every 3 years)	2 months	70%	\$500 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	70% up to \$150 per person	\$1,000 per family
<b>Hearing aids</b>	Hearing & audiology	24 months	70%	\$1,000 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.

<sup>†</sup> 1 initial consult per year per service except physiotherapy which has 2 initial consults per year.

**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.

If you're transferring from another fund, we'll recognise any waiting periods you've already served if you switch to us within 30 days. Plus, if you've only served part of a waiting period, say, 2 months of a 6-month waiting period, you'll only need to serve the remaining 4 months when you transfer to Peoplecare.

If you're upgrading your cover, waiting periods still apply for the services that you weren't previously covered for.

# Waiting Periods

## Important info: Extras waiting periods

Extras services	Waiting period
<ul style="list-style-type: none"><li>Ambulance</li></ul>	1 day
<ul style="list-style-type: none"><li>All other services except those listed</li><li>General dental, pharmacy, physio, chiro &amp; podiatry</li></ul>	2 months
<ul style="list-style-type: none"><li>Optical</li><li>Health management programs</li></ul>	6 months
<ul style="list-style-type: none"><li>High-cost dentistry</li><li>Pre/post natal services (including midwifery)</li></ul>	12 months
<ul style="list-style-type: none"><li>Laser eye surgery &amp; hearing aids</li></ul>	24 months

**Note: not all covers include these services. Please check page 2 to see if you're covered.**

## 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](http://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](http://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](http://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](mailto: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](http://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](http://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](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, email [phio.info@ombudsman.gov.au](mailto: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](http://ombudsman.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.

**For the most up-to-date info, visit  
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