Silver Plus Hospital and Flex Up Extras

$500 / $750 excess

Peoplecare™ health insurance

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Silver Plus Hospital Cover

As at 1 July 2025

CLINICAL CATEGORIES	WAITING PERIOD	SILVER PLUS
Rehabilitation	2 months	✔
Hospital psychiatric services	2 months	R
Palliative care	2 months	✔
Brain and nervous system	2 months	✔
Eye (not cataracts)	2 months	✔
Ear, nose and throat	2 months	✔
Tonsils, adenoids and grommets	2 months	✔
Bone, joint and muscle	2 months	✔
Joint reconstructions	2 months	✔
Kidney and bladder	2 months	✔
Male reproductive system	2 months	✔
Digestive system	2 months	✔
Hernia and appendix	2 months	✔
Gastrointestinal endoscopy	2 months	✔
Gynaecology	2 months	✔
Miscarriage and termination of pregnancy	2 months	✔
Chemotherapy, radiotherapy and immunotherapy for cancer	2 months	✔
Pain management	2 months	✔
Skin	2 months	✔
Breast surgery (medically necessary)	2 months	✔
Diabetes management (excluding insulin pumps)	2 months	✔
Heart and vascular system	2 months	✔
Lung and chest	2 months	✔

CLINICAL CATEGORIES	WAITING PERIOD	SILVER PLUS
Blood	2 months	✔
Back, neck and spine	2 months	✔
Plastic and reconstructive surgery (medically necessary)	2 months	✔
Dental surgery (surgeon fees excluded)	2 months	✔
Podiatric surgery (provided by a registered podiatric surgeon)	2 months	✔
Implantation of hearing devices	2 months	✔
Cataracts	2 months	✔
Joint replacements	2 months	✔
Dialysis for chronic kidney failure	2 months	✔
Pregnancy and birth	12 months	✘
Assisted reproductive services	2 months	✘
Weight loss surgery	2 months	✘
Insulin pumps	2 months	✔
Pain management with device	2 months	✔
Sleep studies	2 months	✔
Ambulance	1 day	✔

**Anything within the above table that is a pre-existing condition has a 12-month waiting period except for rehabilitation, hospital psychiatric services, palliative care and ambulance.*

✔ - Included ✘ - Excluded R - Restricted

Please keep in mind that this isn't the full list of services covered. If you're planning a trip to hospital, it's always a good idea to call us and check what you're covered for before being admitted.

GOING TO PUBLIC HOSPITAL AS A PRIVATE PATIENT?

Public hospital waiting lists apply whether you are a public or a private patient, so check these with your doctor and the hospital.

RESTRICTIONS & EXCLUSIONS

A Restricted service is a treatment that we'll pay a Limited Benefit towards. This benefit won't cover the full cost of your treatment.

If you are admitted to a private hospital for one of these services, the hospital may, at their discretion, charge you an additional out-of-pocket amount above what Peoplecare pays. Please contact the hospital before your admission as they will need to advise you of any additional charges for your stay.

All of our Hospital products exclude cosmetic surgery and services not covered by Medicare except for Podiatric Surgery (by a registered Podiatric surgeon).

An excluded service means you have no cover at all.

WHAT'S NOT COVERED

There are a few things that aren't covered by your hospital cover. They include treatments & services that:

- ✘ are received within your waiting periods
- ✘ Medicare doesn't cover (like cosmetic surgery) except for Podiatric Surgery (by a registered Podiatric surgeon)
- ✘ are received outside Australia
- ✘ are covered by compensation or another type of insurance (like third party or sports club insurance)
- ✘ were received more than 2 years ago
- ✘ Outpatient treatment & services (unless there's a special agreement between us and the hospital) and:
- ✘ Some high cost drugs (non PBS/TGA approved)
- ✘ Pharmacy – most pharmacy items that you're given while you're in hospital are covered by your hospital bill. The hospital may charge you extra for pharmacy items that you take home with you and this isn't covered by your hospital cover.
- ✘ Medical devices and human tissue products that aren't listed on the Government's Medical Devices and Human Tissue Products List. (A medical device and human tissue product is an artificial substitute for a body part.)
- ✘ Some medical devices and consumables
- ✘ Experimental treatments

Please get in touch with us if you're planning a hospital admission so we can talk you through your cover and any out-of-pocket costs you might have.

Flex Up Extras Cover

As at 1 July 2025

			FLEX UP EXTRAS	
SERVICE		**WAITS**	**BENEFIT**	**ANNUAL LIMIT**
Ambulance	National Ambulance cover	1 day	100%	No limit
Optical	Glasses & contact lenses	6 months	100%	$200 per person
Dental	General Dental	2 months	60%*	$1000 per person^ (combined annual limit) *$200 sub-limit Natual Therapies* *$150 sub-limit Health Management Programs*
	Major Dental (periodontics, endodontics, crowns & bridges, implants, dentures)	12 months	60%	
Physiotherapy and Other Therapies	Physiotherapy	2 months	60%	
	Occupational Therapy			
	Exercise physiology			
Chiropractic and Osteopathic	Chiropractic	2 months	60%	
	Osteopathy			
Natural Therapies	Chinese herbal consults	2 months	60%	
	Remedial massage			
	Acupuncture			
	Dietetics			
Psychology	Psych/group therapy	2 months	60%	
Health Management Programs	Preventative health	6 months	60%	

^$1000 (combined per person annual limit to use across General Dental, Major Dental, Physiotherapy and other Therapies, Occupational Therapy, Chiropractic and Osteopathic, Natural Therapies, Psychology and Health Management Programs)

Please note: Annual limits are per person, per financial year (unless otherwise stated). This isn't the full list of services covered. It's always best to give us a call before having any treatment to check exactly what you're covered for.

*100% benefit will be paid for selected No-Gap Preventative Dental if services are received at Peoplecare Optical and Dental or through the smile.com.au dental network. See more about No-Gap Preventative Dental on the member perks page.

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.

Important Information

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
- ✗ We do not pay benefits for treatment, goods, or services rendered overseas
- ✗ Covered by compensation or another type of insurance (like third party or sports club insurance)
- ✗ Received more than 2 years ago
- ✗ Provided by a company without an Australian ABN or rendered by a provider located outside of Australia. This ensures the quality of the goods and warranties are valid, maintaining legitimacy and protection for our members
- ✘ Medications that are non TGA approved
- ✗ 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
- ✗ Sport, recreation or entertainment
- ✗ 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

EXTRAS COVER

• Annual limits are for a financial year (1 July - 30 June) and are usually per person (unless it says otherwise).

•Optical benefits (glasses and 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.

•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 call 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).

You'll need to send us a Declaration of Condition Form found at **peoplecare.com.au/Members/Forms.**

**Health management programs are not included in our Flex Essentials Extras product.*

•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** or call us before you go.

HOW TO MAKE A EXTRAS CLAIM

Swipe your card- claim instantly

Swipe your membership card at most 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.**

PRE-EXISTING CONDITION

A pre-existing condition is any ailment, illness, or condition that you had signs or symptoms of (in the opinion of a medical practitioner appointed by the health insurer) that existed during the 6 months before you joined a hospital cover or upgraded to a higher hospital cover. It is not necessary that you or your doctor knew what your condition was or that the condition had been diagnosed. A condition can still be classed as pre-existing even if you hadn't seen your doctor about it before joining the hospital cover or upgrading to a higher hospital cover.

EXCESS

The excess applies to each person on your cover and there is a maximum amount for each person per financial year. There are different excess options, depending on the product.

These include:

- Nil excess
- $150 per person or $300
- $250 per person or $500
- $500 per person or $1,000 per couple/family per financial year.
- $750 per person or $1,500 per couple/family per financial year.

Please note: If the charge for your first admission is less than the excess amount, any remaining excess must be paid if you're admitted again in the same Membership Year. If you have any questions about your excess call us on 1800 808 690.

Important Information

ACCESS GAP

Access Gap is a scheme to reduce your out-of-pocket expenses for specialist treatment in a hospital or day surgery (also known as inpatient treatment).* First you need to ask your specialist if they participate. If they do, we pay them more than the Medicare Benefit Schedule fee – resulting in lower or no out-of-pocket expenses for you. *Note: Doctors can choose to take part in Access Gap on a case-by-case basis.*

To find specialists who participate in Access Gap services, use our search tool here **peoplecare.com.au/findaprovider**.

*Consultations, for instance, are only claimable through Medicare. Procedures (aka treatment, operation, surgery) may be claimed from a health fund.

AGREEMENT HOSPITALS

We have agreements with most private hospitals in Australia. If you're admitted to one of the few private hospitals that we don't have an agreement with, we may not cover the full cost of your hospitalisation. You can search our agreement hospital list at **peoplecare.com.au/findahospital**, and we recommend that you contact us if you're planning a hospital admission to discuss exactly what you'll be covered for.

HOW TO MAKE A HOSPITAL CLAIM

Hospitals usually check your cover with us before you're admitted (hospitals can check online 24/7, so you won't need to wait for business hours) and let you know of anything you need to pay them up front. When you're discharged, just check their account to make sure it's right and then the hospital will send the claim straight to us. We take care of it all for you and let you know how much we've paid on your behalf later.

MEDICAL CLAIMS

Your Doctor should discuss with you all of the costs of your treatment before you're admitted to hospital. This is called Informed Financial Consent. Your Doctor will usually send the claim straight to us and we'll take care of it for you, but if they don't, you will need to complete two Medicare forms (their claim form and their two-way claim form) and send it to Medicare with your accounts. Once Medicare have paid their bit, we'll take care of our part.

We know that Medicare can be confusing and difficult to navigate, that's why we have a team of experts to help you do just that. So if you need help at any time, just give us a call on 1800 808 690.

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** 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** 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** 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**. To get a copy of our full complaints policy, go to 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 at 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-insurancepolicies. 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.

Ambulance Cover

Without ambulance cover, an ambulance ride could cost you thousands. Our ambulance cover is included at no cost to you with any of our Hospital and Extras, Hospital Only or Extras Only covers. Queensland and Tasmania residents don't need to worry about ambulance travel in their states, as it's free. Queensland residents are also covered by their state when travelling around Australia.

WHAT'S COVERED:

- ✔ Emergency ambulance treatment and transport to hospital via road, air and sea by a state-approved ambulance provider
- ✔ Non – emergency road and air ambulance transport by a state-approved ambulance provider
- ✔ Emergency ambulance treatment without transport
- ✔ Emergency ambulance transport between private hospitals
- ✔ Unlimited nationwide
- ✔ 1 day waiting period
- ✔ No annual limit

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

Health Programs & Support

Our Health and Hospital Substitution programs are designed to support our members on their health journey or on their road to recovery.

We have a number of programs to suit a variety of health and recovery needs.

HEALTH PROGRAMS

Our health programs are designed to help you keep on top of your health and live a healthier life. We have a range of health programs to help you manage a number of different health conditions. The waiting period to recieve health programs is 2 months of continuous cover.

HOSPITAL SUBSTITUTION PROGRAMS*

Our Hospital substitution programs allow you and/or your family members to recover in the comfort of your own home with a range of in home hospital treatments, so you can have the choice of treatments that suit your needs.

You'll need to have served your 2-month waiting period and have a referral from your treating doctor to be eligible. Please note, anything that is a pre-existing condition will have a 12-month waiting period.

**Hospital substitution programs Hospital at Home and Rehab at Home can ONLY substitute hospital treatments you are covered for. Exclusions and restrictions apply. Please contact us on 1800 808 690 for more information.*

HOSPITAL AT HOME

Going to hospital and want to be back in your own home as soon as possible? Hospital at Home is a program that lets you receive short-term therapy services such as IV antibiotics and wound care at home. A referral is required from your treating doctor to be eligible. Please note that anything that is a pre-existing condition will have a 12-month waiting period.

REHAB AT HOME

Rehab at Home is a hospital substitute treatment program that covers you for rehab services such as physiotherapy and occupational therapy in the comfort of your home rather than staying in hospital.

CHEMO AT HOME

Did you know that if you are covered on Peoplecare's hospital cover for chemotherapy, you can receive your chemo treatment at home? Our trusted providers have a program called Chemo at Home that allows you to get the treatment you need (if it's covered by Medicare) delivered in your home including chemotherapy, targeted cancer therapies and targeted therapies for inflammatory bowel disease.

WANT EXPERT HELP?

Ask our friendly team of experts! Our resident health program experts love a chat. They know you don't need any extra stress and make our health programs & hospital options easy. If you're a member who would like to know more about our health programs or hospital treatment options, we're here to help. Ask one of our experts on our website at **peoplecare.com.au/askourexperts** or call us on **1800 808 690**.

Download our app today

HERE IS WHAT YOU CAN DO WHEREVER AND WHENEVER YOU LIKE

- Claim quickly with easy photo or PDF claiming
- Upload supporting claim documents and forms
- View and search your claims history
- Make a membership payment by credit card, debit card and direct debit
- Find a registered healthcare provider
- Check your benefits, limits, cover and payment details
- Order a new membership card
- Plus more!

Downloading is quick and easy. Head to **peoplecare.com.au/help-centre/mobile/**

Download on the App Store

GET IT ON Google Play

Extra Benefits with smile.com.au

Peoplecare partners with the smile.com.au dental network. They're a network of over 4,000 quality dentists across Australia, so chances are there's one near you.

Peoplecare member benefits:

- Visit any of the smile.com.au dentists around the country and you'll receive 15%–40% OFF their usual fee for all treatments – just for having Extras cover with Peoplecare.
- **Receive No-Gap* Preventative Dental**: Including up to 2 x No Gap* check-up and clean packages at a smile.com.au dentist, plus a no-gap mouthguard once per financial year.

Visit peoplecare.com.au/smile to find out more.

Peoplecare optical & dental

Peoplecare Optical and Dental is your one-stop dental and optical store for the whole family, located at 63 Market Street, Wollongong.

All Peoplecare health fund members get 25% off the entire range of glasses (frames and lenses), contacts and sunglasses, plus Peoplecare members with Extras cover can select from a range of no-gap glasses^ and can get a no gap* check-up and clean package.

**No gap' means there are no out-of-pocket costs on a selected range of dental treatments (as long as your annual dental limit hasn't been used). Preventative dental covers consultation, scale and clean, X-rays and fluoride as part of a check-up and clean package only. Excludes treatment-only appointments. Waiting periods apply. No-gap mouthguard relates to dental item number 151, one per person per year.*

^'No-gap' glasses is for Peoplecare members. 'No-gap' means there are no out-of-pocket costs on a selected range of glasses (as long as your annual optical limit hasn't been used). The range of no-gap glasses depends on your level of Peoplecare Extras cover.

Proudly not-for-profit

Peoplecare is a not-for-profit and member-owned health fund.

We work for you, not corporate shareholders. We'll always put your needs ahead of profits so we can better look after you and your health.

Members Health Fund Alliance

Peoplecare is proud to be part of Members Health Fund Alliance, the peak industry body for not-for-profit health funds that all share a common value of putting our members' health and wellbeing before profit.

Members Health
FUND ALLIANCE

Peoplecare™
health insurance

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 information, visit peoplecare.com.au