

OSHC Extras

An affordable and tailored Extras cover designed for Overseas Students studying in Australia. OSHC Extras provides Extras cover for the common services that young single people typically need from time to time.

Here's what you're covered for:

	Service	Benefit	Annual limit
Dental	Basic restoration Diagnostic services Extractions Oral surgery	Set benefits per service. Please contact us before receiving treatment.	\$500
Optical	Glasses & contact lenses	75% of the cost	\$150
Physiotherapy and other therapies*	Physiotherapy Chiropractic Osteopathic	Initial consult: \$35 Consult 1 - 10: \$25 Consult 11+: \$15	\$350

* 1 initial consult per year per service.



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**.

Peoplecare Health Limited. A registered private health insurer.
ABN 95 087 648 753

Your Extras cover

- Annual limits are based on the financial year (1 July – 30 June), and are per person (unless it says otherwise)
- The minimum policy period is six months
- General dental services (like preventative treatment, extractions and restorations) have a set benefit for each item. To find out exactly what you'll get back for these services, give us a buzz before starting your treatment

It's always best to give us a buzz before receiving any treatment or service to check exactly what benefits you'll be able to claim.

Nobody likes waiting, but all health funds have waiting periods on some services to keep things fair for all members. The following waiting periods apply where these services are covered under your policy:

Waiting periods

Services	Waiting period
<ul style="list-style-type: none">• Joining the fund• Dental, physiotherapy, chiropractic & osteopathic	2 months
<ul style="list-style-type: none">• Optical	6 months

Waiting periods might not apply when transferring from a similar level of cover within 30 days, provided you join Peoplecare within 30 days, we'll recognise any waiting periods you've already served when upgrading your cover.



What's not covered (OSHC Extras)

There are a few things that aren't covered by your OSHC Extras cover. They are:

- ✗ Treatment & services received within your waiting periods
- ✗ Treatment & services received outside Australia
- ✗ Treatment & services covered by compensation or another type of insurance (like third party or sports club insurance)
- ✗ Treatment & services received more than 2 years ago
- ✗ Contraceptives, over-the-counter medications and prescriptions less than the PBS amount
- ✗ Naturopathic & herbal medicines
- ✗ First aid kits & courses

The following dental services:

- ✗ Bleaching
- ✗ Periodontics
- ✗ Endodontics
- ✗ Indirect metallic & tooth-coloured restorations
- ✗ Veneers
- ✗ Crowns & bridges
- ✗ Dentures
- ✗ Implants
- ✗ Orthodontic treatment

- ✗ Non-prescription glasses, contacts & sunglasses
- ✗ More than 1 pair of glasses per financial year
- ✗ Treatment & services received from providers that aren't registered or recognised by Peoplecare
- ✗ Treatment & services received from a family member, relative, business partner or yourself
- ✗ Treatment & services you weren't charged for
- ✗ Services for sport, recreation or entertainment
- ✗ Ambulance services
- ✗ 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 (e.g. \$30)



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.
- Please keep in mind that we aren't able to pay benefits towards goods and services that are used for sport, recreation or entertainment (like gym memberships or sports shoes)
- 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 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, chiros 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.

Email us

Just scan your completed claim form with your receipts and email us at 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.

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 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 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.

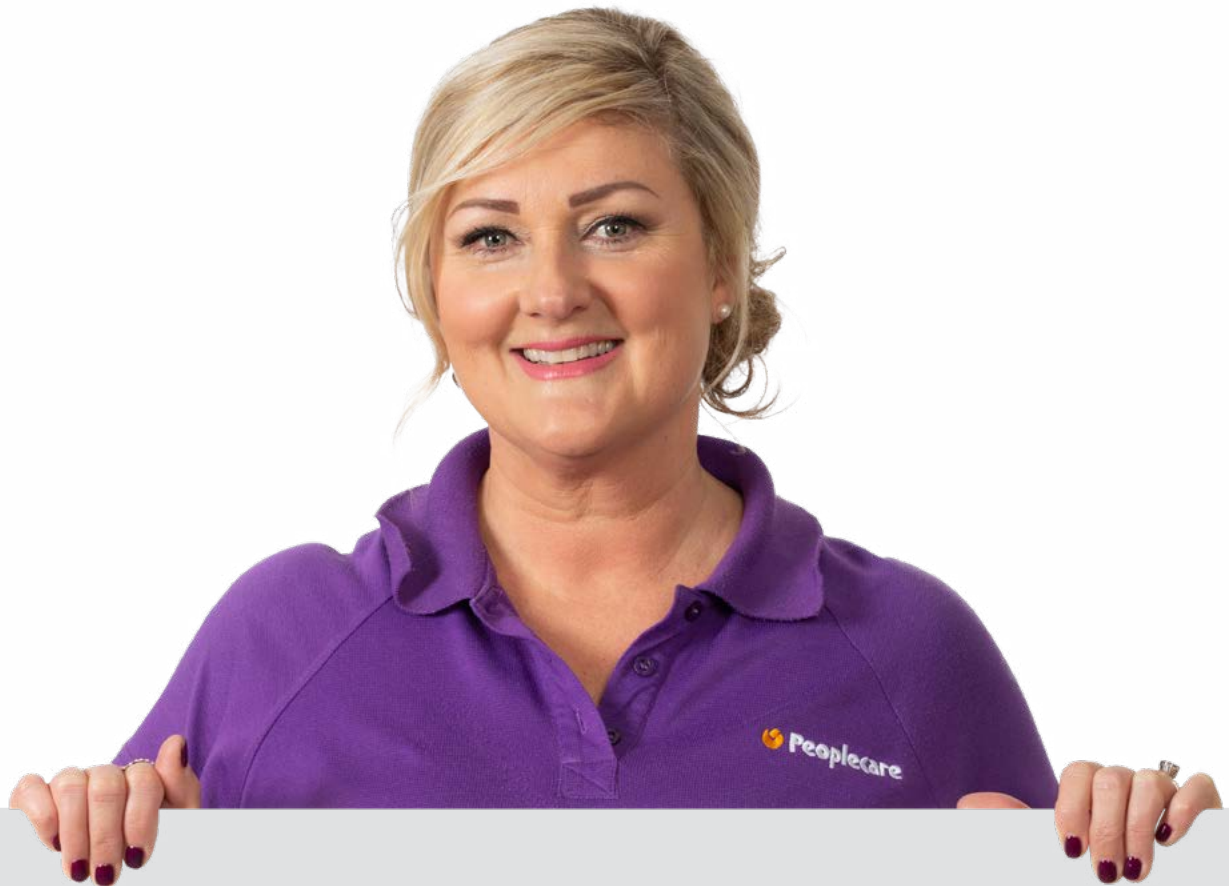
You can call PHIO on 1300 362 072, email phio.info@ombudsman.gov.au, or send mail to:

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

For more information, visit their website ombudsman.gov.au.

To get a copy of our full complaints policy, go to peoplecare.com.au or contact us and we'll send you a copy.





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