

# Health Management Programs

## Get the most out of your health cover

Helping you stay fit and healthy is important to us, which is why selected extras covers have health management program benefits.

### WHAT DOES THAT MEAN?

If you have been diagnosed with a health condition (by your GP or another healthcare professional) and a certain program or piece of equipment will help, you might just be able to claim some of the costs.

### WHAT KIND OF CONDITIONS DOES THIS HELP?

Some of the common ones are:

- Coronary artery disease (heart disease)
- Diabetes
- Lung conditions (asthma, COPD)
- Chronic pain
- Joint health (arthritis and osteoporosis)
- Mental health (stress and anxiety)
- Weight management (obesity or malnutrition)

Don't worry if your condition isn't on the list – simply give us a call and we will let you know what benefits are available to you.

### WHAT'S COVERED?

Fitness equipment and programs	Health screenings*	Improvement and weight management programs
<ul style="list-style-type: none"> <li>✓ Treadmills, cross trainers and exercise bikes</li> <li>✓ Gym membership</li> <li>✓ Pool entry fees</li> <li>✓ Aqua Aerobics</li> <li>✓ Personal training</li> <li>✓ Group training</li> <li>✓ Swimming lessons^</li> <li>✗ Sport shoes</li> <li>✗ Dance classes</li> <li>✗ Pilates</li> <li>✗ Yoga</li> </ul>	<ul style="list-style-type: none"> <li>✓ Removal of sun spots</li> <li>✓ Mole mapping</li> <li>✓ MRIs and CT scans</li> <li>✓ Retinal Photography/optical tomography/OCT/Ultra-Wide DRS</li> <li>✓ Screen for Life</li> <li>✓ Breathing tests</li> <li>✓ ThinPrep pap smear tests</li> <li>✓ Bowel cancer test kits</li> <li>✓ Corneal mapping</li> <li>✓ Q-fever screening</li> </ul>	<p><b>Membership fees for:</b></p> <ul style="list-style-type: none"> <li>✓ Weight Watchers and Weight Watchers Online</li> </ul> <p><b>Quit Smoking programs:</b></p> <ul style="list-style-type: none"> <li>✓ Nicotine replacement therapies (gums, patches and inhalers)</li> <li>✓ Allen Carr program</li> </ul>

\* We are only able to pay a benefit when Medicare doesn't.

^Swimming lessons available for members with any diagnosed condition in line with general treatment definition. Declaration of condition form is required, and swim centre will need to be accredited with AUSTSWIM or Swim Australia.

## WHAT ARE THE BENEFITS?

Cover	Benefit	Annual Limit
Premium Extras	80% of cost	\$250 (per person) / \$500 (family)
High Extras	70% of cost	\$200 (per person) / \$400 (family)
Mid Extras	60% of cost	\$150 (per person) / \$300 (family)
Simple Extras	50% of cost	\$100 (per person) / \$200 (family)
Flex Up Extras	60% of cost	\$1000 combined per person annual limit to use across included services. Please contact us or visit our website for more details. \$150 sub limit Health Management Programs

Cover	Benefit	Annual Limit
Comprehensive Extras*	100% of cost	\$150 (single) / \$300 (family)
Value Extras*	100% of cost	\$125 (single) / \$250 (family)
Standard Extras*	100% of cost	\$100 (single) / \$200 (family)

**\*Please note these extras products are closed to new members**

## WHEN CAN I START?

As long as you've served your 6-month waiting period, you can start whenever you need to (just make sure you give us a call first so you know exactly what you're covered for and what you'll need to be able to claim).

## HOW DO I CLAIM?

You can use our Mobile Claiming app, or email or post us a claim form and your receipts. We just need to know the name of the patient, details of the program, date of payment and payment amount.

If you're claiming for fitness programs or equipment, you'll also need to fill in a Declaration of Condition form.

Limits reset every financial year.

## WHAT YOU NEED TO KNOW:

- We can only pay on an equipment hire or purchase, fitness program or weight management program for rehabilitation or treatment of a diagnosed injury or illness if it's part of a management plan from your GP (or other health professional).
- The condition must be diagnosed and not for the purpose of preventing future conditions. Under the Private Health Insurance Act, we can't pay benefits for goods and services that are for sport, recreation or entertainment



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