

Thinking of IVF?

Need a little help getting pregnant? Your doctor is the best person to help you. Normally, IVF is the last step before you've tried out other proven options. We know it can be stressful, not to mention expensive. That's why Peoplecare is here to help guide you through and offers benefits for in vitro fertilisation.

Gold Hospital is our cover for hospital IVF admissions in a private or public hospital

You'll have a \$750 excess on this cover plus the benefit of all possible 38 clinical hospital categories including pregnancy and birth.

IMPORTANT: There could be out-of-pocket costs on any of these services that you'll need to pay for yourself. Your doctor and other providers should tell you about any out-of-pocket costs that you'll have. If you're not sure, give us a buzz and we'll help you work through it. Please also keep in mind that there can be restrictions, excesses and limits on any of these services, depending on your level of cover.

Want to estimate your chance of IVF success? Head to the great independent website yourivfsuccess.com.au.

Who pays?

IVF Service	Peoplecare		Medicare	You
	Gold Hospital cover	Extras cover		
Retrieval of eggs*	✓ In a public or private hospital	✗	✓	✓
Embryo transfer*	✓ In a public or private hospital	✗	✓	✓
Frozen embryos*	✓ In a public or private hospital	✗	✓	✓
Nasal sprays and pessaries	✗	✓ Benefits available for pharmacy items above PBS cost	✗	✓
Storage fees	✗	✗	✗	✓

*Medicare will cover 75% of the Medicare Scheduled Fee for these services, and Peoplecare will cover the remaining 25%. Anything beyond the Medicare Scheduled Fee will be an out-of-pocket cost.

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- **To claim for IVF services in a hospital, you'll need to have Gold Hospital cover.** All assisted reproductive services have a 2-month waiting period (12-months for pre-existing conditions). There are other waiting periods you might have to serve, so it's best to get in touch with us before starting any treatment.
- **Out-patient services are only claimed through Medicare.** Please call them to find out how much you'll get back from them.
- **We offer the Access Gap scheme, which aims at giving you low or no gap payments.** We have an Access Gap agreement with over 36,000 doctors, but it's up to the doctor on a case-by-case basis whether they'll take part. Ask your doctor whether they'll participate in Access Gap for your services whilst in hospital. If they do, they'll bill us directly and you won't have to worry about a thing.
- **Refer to your cover description** or give us a buzz for more info.

1800 808 690

Want more info? Give us a buzz!