

Thinking of IVF?

We know this time 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.

Silver Plus Grow, Gold Hospital* and Premium Hospital* are our covers for hospital IVF admissions in a private or public hospital.

You'll have an excess on this cover plus the benefit of additional clinical categories including pregnancy and birth.

*Please note: Gold Hospital and Premium Hospital covers are closed to new members.

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 call 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.

WHO PAYS?

IVF Service	Peoplecare			
	Medicare	Silver Plus Grow, Gold Hospital* & Premium Hospital*	Extras	You
Retrieval of eggs*	✓	✓	✗	✓
Embryo transfer*	✓	✓	✗	✓
Frozen embryos*	✓	✓	✗	✓
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.

SILVER PLUS GROW, GOLD* AND PREMIUM HOSPITAL* ARE OUR COVERS FOR HOSPITAL IVF ADMISSIONS IN A PRIVATE OR PUBLIC HOSPITAL

- **To claim for IVF services in a hospital, you'll need to have Silver Plus Grow or Gold/Premium* 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.
*Gold Hospital and Premium Hospital covers are closed to new members.
- **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 contact us for more information.

**Want more information?
Contact us on 1800 808 690**