

OSHC Extras

Policy Document

Effective 1 October 2020



Overseas Student
Health Cover



OSHC Extras

OSHC Extras is an affordable and tailored Extras cover designed for Overseas Students studying in Australia. OSHC Extras will cover you for some common health services not covered by your standard OSHC policy.

OSHC Extras is underwritten by Peoplecare Health Limited, a registered private health insurer since 1953.



We can help you ...

We will make your private health insurance as easy as possible. Here are your 3 options:

1. Call us:

Just call us on **1300 733 676** to speak to one of our member service specialists. They will explain everything you need to know about health insurance and help you choose the right cover to suit your needs and budget.

2. Visit our website:

You can find the information you need at **peoplecare.com.au/oshc** and you can join online. Alternatively, email us at **info@peoplecare.com.au**

3. Read on:

All the information you need can be found right here in the brochure. If you wish to join, you can fill in the application form and email, fax or post it to us.

What is covered?

It is very important that you read all information about what is and what is not covered by OSHC Extras.

OSHC Extras includes benefits for the following health services:

- Basic Dental items
- Optical
- Physiotherapy
- Chiropractic
- Osteopathic

Service	Benefit	Annual Limits	Exclusions (not covered)
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Dental

Basic Restorations Diagnostic Services Extractions Oral Surgery	Set benefits apply to each dental item number. Please contact the fund prior to treatment for details.	\$500	- Bleaching - Periodontics - Endodontics - Indirect metallic and tooth coloured restorations - Veneers - Crowns and Bridgework - Dentures - Implants - Orthodontic treatment
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Optical

Glasses/ Frames/ Contact Lenses	75% of cost	\$150	- More than 1 set of glasses per financial year - Sunglasses - Where no sight correction is necessary
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Physiotherapy, Chiropractic and Osteopath

Physiotherapy Chiropractic Osteopathic	Initial consultation \$35 Subsequent consultation 1-10 \$25 Subsequent consultation 11+ \$15	\$350	- Services provided by providers who are not registered and recognised by the fund
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OSHC Extras is a basic level of Extras cover, but there are also other levels of cover available. For further information, please call **1300 733 676**.

What we will not pay for

- Services within waiting periods (see below)
- Services provided outside Australia
- Optical appliances not requiring sight correction, including sunglasses
- Services by providers not registered and recognised by us
- Services that are for sport, recreation or entertainment
- Services where an entitlement may exist under a compensation, third party or sports club insurance
- Claims for services submitted more than 2 years after the date of service
- Services provided by family members, relatives, business partners or self

What does it cost?

For a quote, please visit peoplecare.com.au/OSHC-Extras. Please note: the minimum policy period is six months.

Waiting periods

A waiting period is a period of time applied to each new membership or when cover is upgraded, during which benefits are not payable. Waiting periods are designed to protect all members.

OSHC Extras will provide continuity of cover for anyone transferring from another fund provided that an equivalent or higher level of cover was previously held. To be eligible for continuity of cover the transferring membership must be financial, all waiting periods from the previous fund must have been served and a clearance certificate must be provided.

SERVICE (On joining fund or upgrading cover)	STANDARD WAITING PERIODS
Dental benefits, and physiotherapy, chiropractic and osteopathic benefits.	2 months
Optical benefits	6 months

For more information on waiting periods, clearance certificates and continuity of cover please call **1300 733 676** or email info@peoplecare.com.au



Registered providers

All providers must be registered and recognised by the fund before benefits will be paid. Our aim is to ensure the safety and appropriateness of treatment to our members. 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 should contact us prior to treatment.

Electronic claiming

Members can claim 'EFTPOS style' with their membership cards at more than 20,000 dentists, physiotherapists, optical dispensers, chiropractors and osteopaths Australia wide that participate in either the HICAPS or IBA health service (subject to benefit eligibility).

To locate a participating practitioner search online at our website peoplecare.com.au or call us.

Just swipe your card, sign for the service to validate the claim and pay the difference between the charge and your benefit (if applicable). There is no need to lodge a claim form or pay for the whole account as the fund pays your benefit directly to the practitioner.

Please note: You must treat this service like you would a credit card and only sign for services provided. Make sure that you maintain personal control over your membership card at all times.

Make a claim

- **Swipe your membership card**

Just swipe your membership card at participating service providers and pay for any gap that may be applicable. Where the HICAPS / IBA service is used there is no need to submit a claim form to the fund.

OR

- **Complete a claim form**

Simply complete a claim form which can be found on our website and attach all accounts and/or receipts and forward to the fund by:

fax 1300 673 405
mail Locked Bag 33 Wollongong NSW 2500, or by
email info@peoplecare.com.au

OR

- **Use our mobile claim app**

If scanning and emailing your receipts isn't for you, we've got an even easier way to make an Extras claim with the Peoplecare mobile claim app.

Simply take a photo of your receipt on your smart phone or tablet, open our app, pop in your details and voilà! Your claim is on its way to us in record time.

To get the free app, head to the iTunes App store or Google Play store on your device and search for 'Peoplecare'. For more info, visit peoplecare.com.au/mobile.

Receive my benefit

There are 3 convenient ways to receive your benefits. These are:

- **Electronic claiming**

Simply swipe your membership card at a participating provider (see p.4)

- **Direct Credit**

If you submit a manual claim to us and register for 'Easy Claim', benefits will be paid directly to your nominated bank, building society or credit union account provided the account has been paid. The benefit will usually be deposited into your account as cleared funds the day after it is processed. The fund does not charge any additional fees for the use of this service.

- **Cheque**

If you submit a manual claim to us where the account has been paid and you have not taken advantage of the 'Easy Claim' service, a cheque will be posted for you to deposit into your account. You should allow for postage and bank clearance times to access these funds. Where the account has not been paid the cheque will be posted to you in favour of the service provider.



Make a payment

Direct debit is the most efficient way for you to pay your contributions and ensures that your membership is always current and benefit entitlements are maintained. The fund does not charge any additional fees for the use of this service. All you need to do is complete and return the direct debit request authority included with the application form. This will ensure automatic deductions from your bank, building society, credit union, or credit card.

Transfer from another registered health fund

You will not have to re-serve applicable waiting periods if you transfer from another registered health fund, provided that;

- You had an equivalent or higher level of cover with that fund, and
- Your cover was paid up to date at the time of transfer, and
- Applicable waiting periods have been completed at that fund, and
- We have received a clearance certificate from the previous fund advising of the above.

You need to be aware that some waiting periods or reductions in benefit entitlements or limits may apply in the first 12 months of membership. This can occur if you have used part or all of your annual limit with the previous fund or if your previous cover had lower limits or benefit exclusions. If you are unsure please call us on **1300 733 676**.

Change your level of cover

You may change or upgrade your cover at any time to one that might better suit your needs. This is very easy to do, simply complete the change of cover form on the website **peoplecare.com.au** or call us on **1300 733 676**.

Our commitment to you

At Peoplecare Health Insurance, the Board, management and staff continually strive to provide a superior level of service, consistent with our vision “to have loyal, proud and delighted members that have complete confidence that they will be provided with the best possible financial support when in need of healthcare”.

Consistent with this objective, we have embraced participation and compliance with the voluntary Private Health Insurance Code of Conduct (the Code) that has the following objectives:

- To improve the standards of practice and service in the private health insurance industry
- To provide better information to consumers in plain language
- To promote better informed decisions about our private health insurance products and services:
 - by ensuring that our policy documentation is full and complete
 - when asked by a consumer, by providing effective verbal explanation of contents of the policy documentation
 - by ensuring that our staff and other persons providing information on our behalf are appropriately trained
- Provide information to consumers on their rights and obligations under their relationship with the health fund, including information on the Private Health Insurance Code of Conduct
- Provide consumers with easy access to our internal dispute resolution procedures, which will be undertaken in a fair and reasonable manner
- Where internal dispute resolution procedures do not reach a satisfactory outcome for the consumer, or if a consumer wishes to deal directly with an external body, we will advise the consumer of the right to take the issue to an external body such as the Private Health Insurance Ombudsman (PHIO)

We are delighted to have received authorisation under the Code of Conduct that our internal processes in relation to staff training, policy documentation, disputes resolution and privacy all meet the requirements of the Code. The Code logo as shown is evidence of that approval.

The following pages describe the Complaints Handling and Privacy policies that form key components of our commitment to you under the code.



Complaints handling

Peoplecare Health Insurance is committed to the efficient and fair resolution of all complaints. All staff at Peoplecare acknowledge your right to comment or lodge a complaint free of charge. Each complaint provides Peoplecare with an opportunity to improve the quality of our products, services and processes. With this in mind all staff will actively seek feedback from you during interactions with the fund.

If you have a complaint:

- In the first instance you can contact a Customer Service Officer who will attempt to resolve the complaint immediately
- If the complaint cannot be resolved at this point the Customer Service Officer will refer the complaint to an appropriate manager, and if necessary the Chief Executive Officer (CEO)
- If the complaint is still unresolved at this point, you shall be made aware of your right to access the Private Health Insurance Ombudsman (PHIO) or other relevant authority depending on the circumstances. All contact should first be made with Peoplecare with the intention to seek resolution promptly and satisfactorily

The Private Health Insurance Ombudsman (PHIO) provides free independent services to private health insurance fund members. PHIO (www.ombudsman.gov.au) can be contacted on **1300 362 072** or phio.info@ombudsman.gov.au and their postal address is **Private Health Insurance Ombudsman, Commonwealth Ombudsman, GPO Box 442, CANBERRA, ACT 2601**. The *Peoplecare Complaints Handling Policy* is available at our website peoplecare.com.au or on request by calling us.

Privacy

Privacy laws

We comply with the requirements of the Privacy Act 1988 (Cth) ("the Act"), as updated from time to time, including the Privacy Amendment (Enhancing Privacy Protection) Act 2012, and the Privacy Amendment (Notifiable Data Breaches) Act 2017, as well as other state and territory laws including the Health Records and Information Privacy Act 2002 (NSW).

The core requirements of the Act are set out in the Australian Privacy Principles ("APPs"). The APPs set out how we should collect, use, keep secure and disclose personal information. The APPs also give you the right to know what information we have about you and the right to correct it if it's wrong.

Application of this Policy

We're committed to complying with our obligations under privacy law, while noting that in respect of anonymity Peoplecare would be limited in what information it can provide. This document sets out our policy for handling the personal information we collect from members, customers, business partners, related companies and contracted health service providers, including personal information for contributors of the National Health Benefits Fund Pty Ltd (Onemedifund) and members of the Reserve Bank Health Society Limited (RBHS) for which Peoplecare is the contracted outsourced administrative service provider. We may update this document if there's a change in the services we offer and, if this happens, we'll publish all changes on our website (peoplecare.com.au).

This policy outlines the obligations of Peoplecare to collect, use and disclose your personal information in the appropriate manner.

What personal information does Peoplecare collect?

Peoplecare collects information which is classified under the Act as 'personal information' and 'sensitive information'.

'Personal Information' is any information from which your identity can be ascertained. We only collect information that is needed to provide our services. 'Sensitive information' includes health information such as information about your health, your wishes about future provision of health services, the health service provided to you and genetic information that is collected.

Unless otherwise stated, a reference to 'personal information' includes a reference to sensitive information.

- your name
- mailing or street address
- email address
- telephone contact numbers (e.g. home, work, mobile)
- banking details
- age or date of birth
- information related to a claim (including medical and hospital history and claims information)
- information about your health and health interests
- any additional information relating to you that you provide to us directly through our websites or mobile App's; and
- information you provide to us through customer surveys or online contacts.

By joining Peoplecare you confirm that you and other members covered under the policy have consented to us collecting, using and disclosing your and their personal (including sensitive) information in accordance with this privacy policy. We will always try to collect information directly from you however there are instances where we need to collect information from other individuals or entities.

In most cases, we collect personal information directly from you. If you are a part of a family or couples health insurance, we may collect information about you from another person on the policy. An example of this is collecting information from the person who establishes the policy. If you are adding other individuals to the same policy and provide us with their personal information, then you warrant that:

- You are authorised to act on their behalf;
- You have advised the individual that you have provided us with their information;
- You have advised them of their obligations and rights under this privacy policy and where to access this privacy policy;
- You have advised them that they have a right to access their information; and
- You acknowledge that we act in reliance of these warranties.

We may also collect information from a contracted health service provider. Contracted health service providers are required to obtain your consent before providing us with your personal information.

In the course of us providing services for other health insurers, we may also collect information from those health insurers (and their employees, officers, contractors and insured persons).

Use of cookies

The Peoplecare website may use cookies to improve its functionality. When a person visits the website, details about the visit, such as time and date, pages accessed, duration of visit and type of browser may be recorded. This information is collected for statistical purposes and can also identify a person individually.

If you do not wish to receive cookies, you can change your browser settings to refuse cookies or to notify you each time a cookie is sent to your computer and give you the choice whether to accept it.

How do we collect your personal information?

We collect your personal information directly from you in most cases, where reasonable and practicable, and with your consent including:

- through your access and use of our website and/or mobile app;
- when you, or a hospital or health provider you are using, submits a claim or seeks benefit eligibility details or a benefit quote from us;
- during conversations and correspondence between you and our representatives;
- when you complete a membership or other forms;
- when the law requires.

Why does Peoplecare collect and use this information?

We collect and use personal information for a number of reasons, including:

- Processing of and benefit payments for Hospital, Medical and Extras claims, including seeking additional information as required from hospital, medical and extra's service providers for claims assessing and audit purposes. This may involve a third party, chosen by Peoplecare, where necessary for assessing, auditing and processing claims.
- Offering extra health services through a contracted provider, where we have your consent or if we're reasonably expected to do so (for example, identifying a member who would benefit from health risk and disease management programs and referring them to the programs). You can opt-out of receiving this information at any time by emailing info@peoplecare.com.au or calling 1800 808 690
- Billing members and customers for goods & services provided by us
- Internal operations, like planning, product development, research and reporting
- Research activities, completed by Peoplecare or contracted by third parties
- Advising members of new products and other information by newsletter, mail, email and/or mobile app. You can opt-out of receiving this information at any time by emailing info@peoplecare.com.au, unsubscribing directly from the email, or calling 1800 808 690
- Providing offers of products and services provided by Peoplecare (or partner organisations) that members may be interested in
- Allowing us to comply with statutory & legislative reporting requirements for the collection and submission of health-related data to Commonwealth agencies. For members admitted to hospital, this is done through our contracted third party - Australian Health Services Alliance (www.ahsa.com.au).
- Allowing us to comply with our obligations under service agreements entered into with other health funds where we are providing services to assist the health fund administer its business.

Do we use your personal information for marketing?

We may send you details of products, services or promotions unless you have indicated that you do not wish to receive such material. You may opt out of receiving any marketing material by writing to us, sending us an email, phoning us during business hours.

You can contact our Privacy Officer on the contact details at the end of this privacy policy. We do not sell your personal information to any other person or entity for marketing purposes.

Are we likely to disclose your personal information to overseas recipients?

- No, we are not likely to transfer your personal information to overseas recipients. However, there may be occasions where we are required to do so in order to provide you with our products or services, or manage our relationship with you.
- If we transfer your personal information outside Australia, we will comply with the requirements of the Privacy Act which relate to trans-border data flows.

Disclosure of personal information

While using your information for the above reasons, we may need to disclose personal details to a number of organisations, including:

- The Australian Tax Office
- Banking & financial institutions
- Other health insurance organisations
- Contracted service providers
- Contracted third parties
- Business partners and related organisations

We will not provide your sensitive information, including health information, to another individual, including the person named as policy holder in respect of your policy without your consent to do so. We will however provide any claims payments and general policy information to the policy holder.

The policy holder will be responsible for:

- Making claims for payments;
- Amending the type and level of cover;
- Amending details under the policy;
- Removing or adding persons or terminating the policy; or
- Allowing another to be an authorised person under the policy which allows them to be responsible for the above items.

You acknowledge that the policy holder will receive the above information on your behalf and is authorised to do the above matters on your behalf.

When we provide your information to another organisation, we'll make sure that they comply with the same Australian Privacy Principles ("APPs") when dealing with your information.

Bodies we may share your personal information with:

- Contracted service providers:
 - hospital contracting services
 - electronic claiming services
 - data housing services (within Australia)
 - outsourced print & mail services
 - claims management services
 - health service providers
- Hospitals
- Peoplecare's Medical Director

- As the outsourced administrative service provider for the National Health Benefits Fund (Onemedifund), we may disclose contributor details of Onemedifund contributors and other individuals whose personal information is collected in relation to the services offered by Onemedifund, to the National Health Benefits Fund Pty Ltd.
- As the outsourced administrative service provider for the Reserve Bank Health Society (RBHS), Peoplecare may disclose personal information of RBHS members and other individuals whose personal information is collected in relation to the services offered by RBHS, to the Reserve Bank Health Society Limited.

We need to provide the above bodies with your personal and sensitive information to enable us to fulfil our obligations as service provider so that they can in turn to provide you with health insurance and other benefits.

For a copy of the Privacy Policy of any of these bodies, email info@peoplecare.com.au or call **1800 808 690**.

How does Peoplecare protect your personal information?

We do everything we can to protect the personal information we hold. Among other things, we use secure information technology techniques like firewalls, encryption and password protection. We also destroy or de-identify any personal information received from a consumer who doesn't become a member of Peoplecare.

Internally, we restrict access to personal information to employees or parties who need access to the information to do their jobs. These employees and parties are limited and committed to maintaining confidentiality. When we deal with members, we'll make sure to confirm your identity before personal information is disclosed or discussed.

How can you help protect your information?

If you provide personal information to or receive information from Peoplecare, we ask you to make sure that it's accurate, complete and up-to-date.

How can you access, correct and update your information?

You can view your personal information at any time (subject to the Act) and tell us if you believe the information is incorrect using the contact details below.

Links to other websites

Our website, mobile app and online services may contain links to third party website. Whilst Peoplecare will do its best to ensure those sites comply with the Australian Privacy Principles, this cannot be guaranteed. Caution should always be used.

What to do if you have a complaint?

If you have a complaint about a possible breach of privacy by Peoplecare, we can be contacted by:

Post: Attn: the Privacy Officer
Peoplecare
Locked Bag 33
Wollongong NSW 2500

Call: 1800 808 690

Email: info@peoplecare.com.au

Web: peoplecare.com.au

For independent advice about privacy issues, the Office of the Federal Privacy Commissioner can be contacted by:

Post: Office of the Federal Privacy Commissioner
GPO Box 5218
SYDNEY NSW 2001

Call: 1300 363 992



Telephone: **1300 733 676**

Fax: **1300 673 405**

Email: **info@peoplecare.com.au**

Web: **peoplecare.com.au/oshc**

Postal Address: Locked Bag 33 Wollongong NSW 2500

Peoplecare Health Limited

A registered private health insurer

ABN 95 087 648 753

**Overseas Student
Health Cover**

Allianz  Care