

Private Health Information Statement - General treatment policy

Astute Wellbeing Extras

Astute Simplicity Health

<https://astutesimplicityhealth.com.au/>

astute@stlukes.com.au

1300 090 960

Underwritten by St Lukes

Monthly Premium

\$210.00[#]

(before any rebate or insurer discount)

Covers two adults & dependants
(3 or more people, only 2 of
whom are adults)

Available in Victoria

[#] You may be entitled to an Australian Government rebate on the above premium. Your premium may also include an insurer discount. Check with your insurer for details.

This policy covers children and other dependants up to and including the age of 22, students up to and including the age of 24, as well as persons with a disability who qualify as a child or other dependant or student in these age ranges.

General Treatment Cover

This health insurer does not operate a preferred provider scheme.

This policy  includes General treatment (Extras) cover for

*Note, for items marked with an asterisk *: Under Preventative Dental, we pay up to 60% of the average fee charged Australia wide up to the maximum benefit for each eligible service. This applies to examinations, x-rays, scale and clean and fissure sealing. If your dentist charges above the maximum benefit, or in excess of the average fee, a gap or out of pocket may apply. Annual limits, fund rules and waiting periods apply. A 2-month waiting period applies to Psychology with the exception of functional assessment for the purpose of diagnosing ADHS and/or autism spectrum disorders diagnosis which has a 12-month waiting period.*

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental*	2	\$750 per person	Periodic oral examination - 60% of charge Scale & clean - 60% of charge Fluoride treatment - 60% of charge Surgical tooth extraction - 60% of charge
Major dental	12	\$500 per person (combined limit for major dental & endodontic - Sub-limits apply)	Full crown veneered - 60% of charge
Endodontic	12		Filling of one root canal - 60% of charge
Optical	6	\$200 per person	Single vision lenses & frames - \$200.00 Multi-focal lenses & frames - \$200.00
Non PBS pharmaceuticals	2	\$300 per person	Per eligible prescription - 60% of charge
Physiotherapy	2	\$350 per person (combined limit for physiotherapy, ante-natal/post-natal classes, exercise physiology & eye therapy (orthoptics) - Sub-limits apply)	Initial visit - \$56.00 Subsequent visit - \$49.00
Chiropractic	2	\$350 per person (combined limit for chiropractic & osteopathy - Sub-limits apply)	Initial visit - \$38.00 Subsequent visit - \$27.00
Podiatry	2	\$200 per person	Initial visit - \$40.00 Subsequent visit - \$33.00
Psychology	2	Benefits payable towards counselling services - Initial consultation \$60/subsequent consultation \$45 included in \$400 Psychology Limit.	Initial visit - \$110.00 Subsequent visit - \$90.00
Acupuncture	2	\$300 per person (combined limit for acupuncture, remedial massage & chinese medicine - Sub-limits apply)	Initial visit - \$32.00 Subsequent visit - \$28.00
Remedial massage	2		Initial visit - \$32.00 Subsequent visit - \$28.00

Audiology	2	\$350 per person 1 service(s) every 1 year (combined limit for audiology, dietetics/dietary advice, home nursing & occupational therapy - Sub-limits apply)	Initial visit - 60% of charge
Ante-natal/Post-natal classes	2	Combined limit - see Physiotherapy	Initial visit - 60% of charge Subsequent visit - 60% of charge
Chinese medicine	2	Combined limit - see Acupuncture	Initial visit - \$32.00 Subsequent visit - \$28.00
Dietetics/dietary advice	2	Combined limit - see Audiology	Initial visit - \$60.00 Subsequent visit - \$40.00
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - 60% of charge Subsequent visit - 60% of charge
Eye therapy (orthoptics)	2	Combined limit - see Physiotherapy	Initial visit - \$43.00 Subsequent visit - \$33.00
Home nursing	2	Combined limit - see Audiology	Initial visit - \$50.00 Subsequent visit - \$50.00
Occupational therapy	2	Combined limit - see Audiology	Initial visit - \$55.00 Subsequent visit - \$40.00
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - \$46.00 Subsequent visit - \$42.00
Acupuncture, Remedial massage, Western herbal medicine, Alexander Technique, Myotherapy, Naturopathy and Shiatsu are included in the Alternative Therapies annual limit.			

This policy **X** does not include General treatment (Extras) cover for

X Blood glucose monitors	X Orthodontic
X Hearing aids	X Other treatments - check with your insurer

Other features of this general treatment cover

Approved health management programs when Wellbeing Extras is taken with hospital cover. Benefits payable at 60% of fee charged, up to maximum benefit. Diabetes Education & Nutrition benefits included in Dietetics sub-limit.

Ambulance cover

Pensioner Concession Card and Healthcare Card holders are entitled to free clinically necessary ambulance transport. If you are not eligible for a concession and want to be covered, you can purchase insurance from a private health insurer or take out a subscription with the state ambulance service (<https://www.ambulance.vic.gov.au/membership>).

Disclaimer

The information contained in this Private Health Information Statement was provided by the insurer and is intended as general information. It may not take into account your particular circumstances. For information please contact the insurer.