

Private Health Information Statement - Combined policy

Gold Hospital 500 and Budget Extras

St Lukes
http://www.stlukes.com.au
general@stlukes.com.au
1300 651 988

Monthly Premium
\$383.40 #
(before any rebate, loading or discount)

Covers only one person
Available in Victoria
Closed to new members

You may be entitled to an Australian Government rebate on the above premium. Your premium may also include a Lifetime Health Cover loading or an insurer discount. Check with your insurer for details.

Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

This policy does not provide accident cover or benefits for travel and accommodation (outside of hospital).

Covered
For information on what is covered under each category, see <https://privatehealth.gov.au/categories>

Restricted
Restricted categories partially cover your hospital costs as a private patient in a public hospital. You may incur significant expenses in a private room or private hospital.

Not Covered
These categories are not covered by this policy.

This policy includes cover for

Assisted reproductive services	Eye (not cataracts)	Miscarriage and termination of pregnancy
Back, neck and spine	Gastrointestinal endoscopy	Pain management
Blood	Gynaecology	Pain management with device
Bone, joint and muscle	Heart and vascular system	Palliative care
Brain and nervous system	Hernia and appendix	Plastic and reconstructive surgery (medically necessary)
Breast surgery (medically necessary)	Hospital psychiatric services	Podiatric surgery (provided by a registered podiatric surgeon – limited benefits)
Cataracts	Implantation of hearing devices	Pregnancy and birth
Chemotherapy, radiotherapy and immunotherapy for cancer	Insulin pumps	Rehabilitation
Dental surgery	Joint reconstructions	Skin
Diabetes management (excluding insulin pumps)	Joint replacements	Sleep studies
Dialysis for chronic kidney failure	Kidney and bladder	Tonsils, adenoids and grommets
Digestive system	Lung and chest	Weight loss surgery
Ear, nose and throat	Male reproductive system	

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See ‘Agreement Hospitals’ on privatehealth.gov.au for which hospitals have arrangements with your insurer – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

The following payments may also apply for hospital admissions

Excess: You will have to pay an excess on admission. This is limited to a maximum of \$500 per person and \$500 per policy per year.

Co-payments: No co-payments

The following waiting periods for hospital admissions apply to new or upgrading members

Waiting periods:

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 12 months for pregnancy and birth (obstetrics)
- 2 months for all other treatments

Gap Cover

This provider offers '[known gap](#)' or '[no gap](#)' cover for medical bills for this product.

The [Medical Costs Finder](#) lets you find out more about the cost of specialist medical services.

Other features of this hospital cover

Ambulance Levy included for NSW/ACT residents. Ambulance is provided free to Tas residents. Unmarried dependants covered until they turn 23 and single F/T students covered until they turn 25.

For further information about this policy see

<http://www.stlukes.com.au/Healthcover/Packages.aspx>











General Treatment Cover

This health insurer does not operate a preferred provider scheme.

This policy  **includes** General treatment (Extras) cover for

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental	2	\$500 per policy	Periodic oral examination - \$33.00 Scale & clean - \$54.00 Fluoride treatment - \$17.00 Surgical tooth extraction - \$139.00
Optical	6	\$200 per policy	Single vision lenses & frames - \$200.00 Multi-focal lenses & frames - \$200.00
Physiotherapy	2	\$500 per policy (combined limit for physiotherapy, acupuncture & remedial massage - Sub-limits apply)	Initial visit - \$45.00 Subsequent visit - \$34.00
Acupuncture	2		Initial visit - \$25.00 Subsequent visit - \$25.00
Remedial massage	2		Initial visit - \$32.00 Subsequent visit - \$27.00

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

 Blood glucose monitors	 Major dental	 Psychology
 Chiropractic	 Non PBS pharmaceuticals	 Other treatments - check with your insurer
 Endodontic	 Orthodontic	
 Hearing aids	 Podiatry	

For further information about this policy see

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>).

For further information about this policy see

<https://www.stlukes.com.au/forms-brochures?tag=Information+sheet>

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.