



**Astute Simplicity Health**  
Astute Bronze Plus Hospital 250

**Corporate Policy****\$204.00 / month**

(Before Rebate, Discount &amp; Loading)

Available in NT

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.

**This policy covers:** Two adults (and no-one else).

**Corporate policy:** Employees and customers of Astute Financial

- This policy exempts you from the Medicare Levy Surcharge.
- This policy does not provide accident cover.
- This policy does not provide benefits for travel or accommodation outside of hospital.

**Policy ID: SLM/H11A/DDMZ20****Source:** [Private Health Information Statement \(PHIS\)](#)

## Hospital Cover

✓ Covered

✗ Restricted Cover

✗ Not Covered

### This policy includes cover for

✓ Blood	✓ Eye (not cataracts)	✓ Miscarriage and termination of pregnancy
✓ Bone, joint and muscle	✓ Gastrointestinal endoscopy	✓ Pain management
✓ Brain and nervous system	✓ Gynaecology	✓ Pain management with device
✓ Breast surgery (medically necessary)	✓ Hernia and appendix	✓ Palliative care
✓ Chemotherapy, radiotherapy and immunotherapy for cancer	✗ Hospital psychiatric services	✓ Plastic and reconstructive surgery (medically necessary)
✓ Dental surgery	✓ Implantation of hearing devices	✓ Rehabilitation
✓ Diabetes management (excluding insulin pumps)	✓ Insulin pumps	✓ Skin
✓ Digestive system	✓ Joint reconstructions	✓ Sleep studies
✓ Ear, nose and throat	✓ Kidney and bladder	✓ Tonsils, adenoids and grommets
	✓ Lung and chest	
	✓ Male reproductive system	

### This policy does not include cover for

✗ Assisted reproductive services	✗ Dialysis for chronic kidney failure	✗ Podiatric surgery (provided by a registered podiatric surgeon)
✗ Back, neck and spine	✗ Heart and vascular system	✗ Pregnancy and birth
✗ Cataracts	✗ Joint replacements	✗ Weight loss surgery

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](https://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 \$250 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 (<https://www.health.gov.au/resources/apps-and-tools/medical-costs-finder>) lets you find out more about the cost of specialist medical services.

**Other features of this hospital cover**

Half excess applies to day surgery up to maximum product excess. Ambulance subscriptions are claimable up to an annual premium, where there is no state based Ambulance scheme or levy.

## Ambulance cover

Pensioner Concession Card and Commonwealth Seniors Health Card holders are entitled to free ambulance transport services. St John's ambulance offers a subscription service for ambulance cover in the Northern Territory (<https://www.stjohnnt.org.au/ambulance/ambulance-cover.php>). Cover is included whilst interstate for less than 21 days.

**For further information about this policy see:** <https://www.stlukes.com.au/forms-brochures?tag=Information+sheet>

## Insurer Details



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Corporate Policy

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Call now 1300 090 960  
Sponsor link

**Astute Simplicity Health**  
⊕ <https://astutesimplicityhealth.com.au/>  
✉ [astute@stlukes.com.au](mailto:astute@stlukes.com.au)  
☎ 1300 090 960

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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at  
<https://privatehealth.gov.au/dynamic/Premium/PHIS/SLM/H11A/DDMZ20>