



**Astute Simplicity Health**  
Astute Bronze Plus Hospital 500

Corporate Policy

**\$301.25 / month**

(Before Rebate, Discount & Loading)

Available in WA

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:** One adult & dependants, including non-student dependants (2 or more people, only one of whom is an adult).

Children (0 - 17), non-classified\* dependant (18 - 22), students (23 - 24) and non-students (23 to 24), as well as persons with a disability who qualify as a child, non-classified\* dependant, student and non-student in these age ranges.

\*Non-classified dependant: Dependent under the age of 23.

**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/H11B/WCFG1Y

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 \$500 per person and \$500 per policy per year.

Excess payments do not apply to hospital admissions for dependants.

**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

Aged Pensioner concession holders are entitled to free ambulance transport services. If you are not eligible for a concession and want to be covered, you can purchase insurance from a private health fund or a subscription through the state ambulance service.

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

## Insurer Details



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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

**Disclaimer:** This document is not a Private Health Information Statement (PHIS), and it is not intended to replace that document. The details contained in the **healthslips.com.au Policy Information** was provided by the insurer to the Australian Government. It is intended as general information. It may not take into account your circumstances. For further information contact the insurer. Information used is Licensed from the Commonwealth of Australia under a Creative Commons 3.0 licence.

Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/SLM/H11B/WCFG1Y>