



Astute Simplicity Health
Astute Silver Plus Hospital 500
Corporate Policy

\$470.00 / month

(Before Rebate, Discount & Loading)

Available in NSW & ACT

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 & dependants, including non-student dependants (3 or more people, only 2 of whom are adults).

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/H9D/NCUQ2Y

Source: [Private Health Information Statement \(PHIS\)](#)

Hospital Cover

 Covered Restricted Cover Not Covered**This policy includes cover for**

 Back, neck and spine	Eye (not cataracts)	Male reproductive system
 Blood	Gastrointestinal endoscopy	Miscarriage and termination of pregnancy
 Bone, joint and muscle	Gynaecology	Pain management
 Brain and nervous system	Heart and vascular system	Palliative care
 Breast surgery (medically necessary)	Hernia and appendix	Plastic and reconstructive surgery (medically necessary)
 Chemotherapy, radiotherapy and immunotherapy for cancer	Hospital psychiatric services	Podiatric surgery (provided by a registered podiatric surgeon)
 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	

This policy does not include cover for

 Assisted reproductive services	Joint replacements	Weight loss surgery
 Cataracts	Pain management with device	
 Dialysis for chronic kidney failure	Pregnancy and birth	

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 \$1000 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. Unmarried dependants covered until they turn 23 and single F/T students covered until they turn 25.

Ambulance cover

Health Care Concession Card, Pensioner Concession Card, and Commonwealth Seniors Health Card 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.

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
📞 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/H9D/NCUQ2Y>