



**Astute Simplicity Health**  
Astute Extras Protect

Corporate Policy

**\$262.60 / 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 an insurer discount. Check with your insurer for details.

**This policy covers:** Two adults & dependants (3 or more people, only 2 of whom are adults).

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

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

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

This health insurer does not operate a preferred provider scheme.

**Policy ID:** SLM/I5/NAOP2D

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

## Extras Cover

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

Note, for treatments marked with \* : Under Preventative Dental, we pay 100% of your dentist's regular fee up to a maximum benefit per 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 their regular fee, a gap or out of pocket may apply. Regular fee refers to the average fee your dentist charges to all patients of his or her practice for each eligible service.

Treatment & waiting period (months)	Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2 <b>Combined limit of \$500 per person for chiropractic/osteopathy, acupuncture and other services. \$400 sub-limit applies per person, per service.</b> combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	<ul style="list-style-type: none"><li>Initial visit: \$35</li><li>Subsequent visit: \$30</li></ul>
✓ Ante-natal/Post-natal classes	2 <b>\$850 per person</b> combined limit for ante-natal/post-natal classes, exercise physiology & physiotherapy sub-limits apply	<ul style="list-style-type: none"><li>Initial visit: \$49</li><li>Subsequent visit: \$49</li></ul>
✓ Audiology	2	<ul style="list-style-type: none"><li>Initial visit: \$50</li><li>Subsequent visit: \$40</li></ul>
✓ Blood glucose monitors	12 <b>Overall limit of \$1000 per person applies to Health Appliances &amp; Aids**. \$200 sub-limit applies to foot orthotics.</b> combined limit for blood glucose monitors & orthotics (podiatric orthoses)	<ul style="list-style-type: none"><li>Per monitor: \$200</li></ul>

✓ Chinese medicine	2	<b>Combined limit of \$500 per person for chiropractic/osteopathy, acupuncture and other services. \$400 sub-limit applies per person, per service.</b>  combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	<ul style="list-style-type: none"> <li>Initial visit: \$32</li> <li>Subsequent visit: \$28</li> </ul>
✓ Chiropractic	2	<b>Combined limit of \$500 per person for chiropractic/osteopathy, acupuncture and other services. \$400 sub-limit applies per person, per service.</b>  combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	<ul style="list-style-type: none"> <li>Initial visit: \$41</li> <li>Subsequent visit: \$30</li> </ul>
✓ Dietetics/dietary advice	2	<b>\$1,000 per person</b>  combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, podiatry & speech therapy  sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: \$75</li> <li>Subsequent visit: \$45</li> </ul>
✓ Endodontic	12	<b>\$1,500 per person</b>  combined limit for endodontic & major dental  sub-limits apply	<ul style="list-style-type: none"> <li>Filling of one root canal: \$180</li> </ul>
✓ Exercise physiology	2	<b>\$850 per person</b>  combined limit for ante-natal/post-natal classes, exercise physiology & physiotherapy  sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: \$53</li> <li>Subsequent visit: \$40</li> </ul>
✓ Eye therapy (orthoptics)	2	<b>\$1,000 per person</b>  combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, podiatry & speech therapy  sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: \$65</li> <li>Subsequent visit: \$38</li> </ul>
✓ General dental*	2	<b>\$1,000 per person</b>	<ul style="list-style-type: none"> <li>Fluoride treatment: \$36</li> <li>Scale &amp; clean: 100% of charge</li> <li>Surgical tooth extraction: \$180</li> <li>Periodic oral examination: 100% of charge</li> </ul>
✓ Hearing aids	36		<ul style="list-style-type: none"> <li>Hearing aid: \$1000</li> </ul>
✓ Home nursing	2	<b>\$500 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$50</li> <li>Subsequent visit: \$50</li> </ul>
✓ Major dental	12	<b>\$1,500 per person</b>  combined limit for endodontic & major dental  sub-limits apply	<ul style="list-style-type: none"> <li>Full crown veneered: \$810</li> </ul>
✓ Non PBS pharmaceuticals	2	<b>\$600 per person</b>	<ul style="list-style-type: none"> <li>Per eligible prescription: \$70</li> </ul>
✓ Occupational therapy	2	<b>\$1,000 per person</b>  combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, podiatry & speech therapy	<ul style="list-style-type: none"> <li>Initial visit: \$80</li> <li>Subsequent visit: \$55</li> </ul>
✓ Optical	6	<b>\$300 per person</b>	<ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: \$300</li> <li>Single vision lenses &amp; frames: \$300</li> </ul>
✓ Orthodontic	12	<b>\$1,000 per person</b>  \$2,800 lifetime limit	<ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: 100% of charge</li> </ul>

<b>✓ Orthotics (podiatric orthoses)</b>	2	<b>Overall limit of \$1000 per person applies to Health Appliances &amp; Aids**. \$200 sub-limit applies to foot orthotics.</b>  combined limit for blood glucose monitors & orthotics (podiatric orthoses)	<ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: 90% of charge</li> </ul>
<b>✓ Osteopathy</b>	2	<b>Combined limit of \$500 per person for chiropractic/osteopathy, acupuncture and other services. \$400 sub-limit applies per person, per service.</b>  combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	<ul style="list-style-type: none"> <li>Initial visit: \$57</li> <li>Subsequent visit: \$45</li> </ul>
<b>✓ Physiotherapy</b>	2	<b>\$850 per person</b>  combined limit for ante-natal/post-natal classes, exercise physiology & physiotherapy sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: \$57</li> <li>Subsequent visit: \$49</li> </ul>
<b>✓ Podiatry</b>	2	<b>\$1,000 per person</b>  combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, podiatry & speech therapy	<ul style="list-style-type: none"> <li>Initial visit: \$47</li> <li>Subsequent visit: \$38</li> </ul>
<b>✓ Psychology</b>	12	<b>Benefits payable towards counselling services - Initial consultation \$80/subsequent consultation \$70 included in \$600 Psychology Limit</b>	<ul style="list-style-type: none"> <li>Initial visit: \$145</li> <li>Subsequent visit: \$110</li> </ul>
<b>✓ Remedial massage</b>	2	<b>Combined limit of \$500 per person for chiropractic/osteopathy, acupuncture and other services. \$400 sub-limit applies per person, per service.</b>  combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	<ul style="list-style-type: none"> <li>Initial visit: \$35</li> <li>Subsequent visit: \$30</li> </ul>
<b>✓ Speech therapy</b>	2	<b>\$1,000 per person</b>  combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, podiatry & speech therapy sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: \$120</li> <li>Subsequent visit: \$67</li> </ul>

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

**✗** Health management / Healthy lifestyle      **✗** Vaccinations

**Other features of this general treatment cover:** Orthodontic limit included in annual Major Dental limit. Diabetes Education & Nutrition benefits included in Dietetics sub-limit. Approved health management programs when Extras Protect is taken with hospital cover. Member rewards apply after 5 years continuous membership. \*\*Limits apply to individual Health Appliances & Aids.

## 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

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 1300 090 960

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