Astute Simplicity Health
Astute Extras Protect
Corporate Policy

$245.20 / month
(Before Rebate, Discount & Loading)
Available in VIC

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/VALY2D

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	**Combined limit of $500 per person for chiropractic/osteopathy, acupuncture and other services. $400 sub-limit applies per person, per service.** combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	• Initial visit: $35 • Subsequent visit: $30
✓ Ante-natal/Post-natal classes	2	**$850 per person** combined limit for ante-natal/post-natal classes, exercise physiology & physiotherapy sub-limits apply	• Initial visit: $49 • Subsequent visit: $49
✓ Audiology	2		• Initial visit: $50 • Subsequent visit: $40
✓ Blood glucose monitors	12	**Overall limit of $1000 per person applies to Health Appliances & Aids**. $200 sub-limit applies to foot orthotics.** combined limit for blood glucose monitors & orthotics (podiatric orthoses)	• Per monitor: $200

✓ **Chinese medicine**	2	**Combined limit of $500 per person for chiropractic/osteopathy, acupuncture and other services. $400 sub-limit applies per person, per service.** combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	• Initial visit: $32 • Subsequent visit: $28
✓ **Chiropractic**	2	**Combined limit of $500 per person for chiropractic/osteopathy, acupuncture and other services. $400 sub-limit applies per person, per service.** combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	• Initial visit: $41 • Subsequent visit: $30
✓ **Dietetics/dietary advice**	2	**$1,000 per person** combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, podiatry & speech therapy sub-limits apply	• Initial visit: $75 • Subsequent visit: $45
✓ **Endodontic**	12	**$1,500 per person** combined limit for endodontic & major dental sub-limits apply	• Filling of one root canal: $180
✓ **Exercise physiology**	2	**$850 per person** combined limit for ante-natal/post-natal classes, exercise physiology & physiotherapy sub-limits apply	• Initial visit: $53 • Subsequent visit: $40
✓ **Eye therapy (orthoptics)**	2	**$1,000 per person** combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, podiatry & speech therapy sub-limits apply	• Initial visit: $65 • Subsequent visit: $38
✓ **General dental***	2	**$1,000 per person**	• Fluoride treatment: $36 • Scale & clean: 100% of charge • Surgical tooth extraction: $180 • Periodic oral examination: 100% of charge
✓ **Hearing aids**	36		• Hearing aid: $1000
✓ **Home nursing**	2	**$500 per person**	• Initial visit: $50 • Subsequent visit: $50
✓ **Major dental**	12	**$1,500 per person** combined limit for endodontic & major dental sub-limits apply	• Full crown veneered: $810
✓ **Non PBS pharmaceuticals**	2	**$600 per person**	• Per eligible prescription: $70
✓ **Occupational therapy**	2	**$1,000 per person** combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, podiatry & speech therapy	• Initial visit: $80 • Subsequent visit: $55
✓ **Optical**	6	**$300 per person**	• Multi-focal lenses & frames: $300 • Single vision lenses & frames: $300
✓ **Orthodontic**	12	**$1,000 per person** $2,800 lifetime limit	• Braces for upper & lower teeth, including removal plus fitting of retainer: 100% of charge

✓ **Orthotics (podiatric orthoses)**	2	**Overall limit of $1000 per person applies to Health Appliances & Aids**. $200 sub-limit applies to foot orthotics.** combined limit for blood glucose monitors & orthotics (podiatric orthoses)	• Orthotics supply & fit: 90% of charge
✓ **Osteopathy**	2	**Combined limit of $500 per person for chiropractic/osteopathy, acupuncture and other services. $400 sub-limit applies per person, per service.** combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	• Initial visit: $57 • Subsequent visit: $45
✓ **Physiotherapy**	2	**$850 per person** combined limit for ante-natal/post-natal classes, exercise physiology & physiotherapy sub-limits apply	• Initial visit: $57 • Subsequent visit: $49
✓ **Podiatry**	2	**$1,000 per person** combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, podiatry & speech therapy	• Initial visit: $47 • Subsequent visit: $38
✓ **Psychology**	12	**Benefits payable towards counselling services - Initial consultation $80/subsequent consultation $70 included in $600 Psychology Limit**	• Initial visit: $145 • Subsequent visit: $110
✓ **Remedial massage**	2	**Combined limit of $500 per person for chiropractic/osteopathy, acupuncture and other services. $400 sub-limit applies per person, per service.** combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	• Initial visit: $35 • Subsequent visit: $30
✓ **Speech therapy**	2	**$1,000 per person** combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, podiatry & speech therapy sub-limits apply	• Initial visit: $120 • Subsequent visit: $67

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

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

Insurer Details

Astute Simplicity Health

Astute Extras Protect

Corporate Policy

$245.20 / month
(Before Rebate, Discount & Loading)
Available in VIC

Call now 1300 090 960
Sponsor link

Astute Simplicity Health

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