Astute Simplicity Health

Astute Wellbeing Extras

$98.20 / month
(Before Rebate, Discount & Loading)
Available in NT

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: Only one person.

This health insurer does not operate a preferred provider scheme.

Policy ID: SLM/I8/DDLQ10

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 up to 60% of the average fee charged Australia wide up to the maximum benefit for each 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 the average fee, a gap or out of pocket may apply. Annual limits, fund rules and waiting periods apply.

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ **Acupuncture**	2	**$300 per policy** combined limit for acupuncture, chinese medicine & remedial massage sub-limits apply	• Initial visit: $32 • Subsequent visit: $28
✓ **Ante-natal/Post-natal classes**	2	**$350 per policy** combined limit for ante-natal/post-natal classes, exercise physiology, eye therapy (orthoptics) & physiotherapy sub-limits apply	• Initial visit: 60% of charge • Subsequent visit: 60% of charge
✓ **Audiology**	2	**$350 per policy** combined limit for audiology, dietetics/dietary advice, home nursing & occupational therapy sub-limits apply	• Initial visit: 60% of charge
✓ **Chinese medicine**	2	**$300 per policy** combined limit for acupuncture, chinese medicine & remedial massage sub-limits apply	• Initial visit: $32 • Subsequent visit: $28
✓ **Chiropractic**	2	**$350 per policy** combined limit for chiropractic & osteopathy sub-limits apply	• Initial visit: $38 • Subsequent visit: $27

✓ **Dietetics/dietary advice**	2	**$350 per policy** combined limit for audiology, dietetics/dietary advice, home nursing & occupational therapy sub-limits apply	• Initial visit: $40 • Subsequent visit: $30
✓ **Endodontic**	12	**$500 per policy** combined limit for endodontic & major dental sub-limits apply	• Filling of one root canal: 60% of charge
✓ **Exercise physiology**	2	**$350 per policy** combined limit for ante-natal/post-natal classes, exercise physiology, eye therapy (orthoptics) & physiotherapy sub-limits apply	• Initial visit: 60% of charge • Subsequent visit: 60% of charge
✓ **Eye therapy (orthoptics)**	2	**$350 per policy** combined limit for ante-natal/post-natal classes, exercise physiology, eye therapy (orthoptics) & physiotherapy sub-limits apply	• Initial visit: $43 • Subsequent visit: $33
✓ **General dental***	2	**$750 per policy**	• Fluoride treatment: 60% of charge • Scale & clean: 60% of charge • Surgical tooth extraction: 60% of charge • Periodic oral examination: 60% of charge
✓ **Home nursing**	2	**$350 per policy** combined limit for audiology, dietetics/dietary advice, home nursing & occupational therapy sub-limits apply	• Initial visit: $50 • Subsequent visit: $50
✓ **Major dental**	12	**$500 per policy** combined limit for endodontic & major dental sub-limits apply	• Full crown veneered: 60% of charge
✓ **Non PBS pharmaceuticals**	2	**$300 per policy**	• Per eligible prescription: 60% of charge
✓ **Occupational therapy**	2	**$350 per policy** combined limit for audiology, dietetics/dietary advice, home nursing & occupational therapy sub-limits apply	• Initial visit: $55 • Subsequent visit: $40
✓ **Optical**	6	**$200 per policy**	• Multi-focal lenses & frames: $200 • Single vision lenses & frames: $200
✓ **Osteopathy**	2	**$350 per policy** combined limit for chiropractic & osteopathy sub-limits apply	• Initial visit: $43 • Subsequent visit: $40
✓ **Physiotherapy**	2	**$350 per policy** combined limit for ante-natal/post-natal classes, exercise physiology, eye therapy (orthoptics) & physiotherapy sub-limits apply	• Initial visit: $53 • Subsequent visit: $47
✓ **Podiatry**	2	**$200 per policy**	• Initial visit: $40 • Subsequent visit: $33

✓ **Psychology**	12	**Benefits payable towards counselling services - Initial consultation $60/subsequent consultation $45 included in $400 Psychology Limit.**	• Initial visit: $110 • Subsequent visit: $75
✓ **Remedial massage**	2	**$300 per policy** combined limit for acupuncture, chinese medicine & remedial massage sub-limits apply	• Initial visit: $32 • Subsequent visit: $28

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

- ✗ Blood glucose monitors
- ✗ Health management / Healthy lifestyle
- ✗ Hearing aids
- ✗ Orthodontic
- ✗ Orthotics (podiatric orthoses)
- ✗ Speech therapy
- ✗ Vaccinations

Other features of this general treatment cover: Approved health management programs when Wellbeing Extras is taken with hospital cover. Benefits payable at 60% of fee charged, up to maximum benefit. Diabetes Education & Nutrition benefits included in Dietetics sub-limit.

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

Astute Simplicity Health

Astute Wellbeing Extras

$98.20 / month
(Before Rebate, Discount & Loading)
Available in NT

Astute Simplicity Health
https://astutesimplicityhealth.com.au/
astute@stlukes.com.au
1300 090 960

Private Health Information Statement is available from the Private Health Insurance Ombudsman website at https://privatehealth.gov.au/dynamic/Premium/PHIS/SLM/I8/DDLQ10