

**Astute Simplicity Health**  
**Astute Wellbeing Extras****\$196.40 / 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:** 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.

This health insurer does not operate a preferred provider scheme.

**Policy ID:** SLM/I8/DDLR2D

**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 | <b>\$300 per person</b><br>combined limit for acupuncture, chinese medicine & remedial massage<br>sub-limits apply                                             | <ul style="list-style-type: none"><li>Initial visit: \$32</li><li>Subsequent visit: \$28</li></ul>                   |
| ✓ Ante-natal/Post-natal classes     | 2 | <b>\$350 per person</b><br>combined limit for ante-natal/post-natal classes, exercise physiology, eye therapy (orthoptics) & physiotherapy<br>sub-limits apply | <ul style="list-style-type: none"><li>Initial visit: 60% of charge</li><li>Subsequent visit: 60% of charge</li></ul> |
| ✓ Audiology                         | 2 | <b>\$350 per person</b><br>combined limit for audiology, dietetics/dietary advice, home nursing & occupational therapy<br>sub-limits apply                     | <ul style="list-style-type: none"><li>Initial visit: 60% of charge</li></ul>                                         |
| ✓ Chinese medicine                  | 2 | <b>\$300 per person</b><br>combined limit for acupuncture, chinese medicine & remedial massage<br>sub-limits apply                                             | <ul style="list-style-type: none"><li>Initial visit: \$32</li><li>Subsequent visit: \$28</li></ul>                   |
| ✓ Chiropractic                      | 2 | <b>\$350 per person</b><br>combined limit for chiropractic & osteopathy<br>sub-limits apply                                                                    | <ul style="list-style-type: none"><li>Initial visit: \$38</li><li>Subsequent visit: \$27</li></ul>                   |

|                            |    |                                                                                                                                                                |                                                                                                                                                                                                                                   |
|----------------------------|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ✓ Dietetics/dietary advice | 2  | <b>\$350 per person</b><br>combined limit for audiology, dietetics/dietary advice, home nursing & occupational therapy<br>sub-limits apply                     | <ul style="list-style-type: none"> <li>Initial visit: \$40</li> <li>Subsequent visit: \$30</li> </ul>                                                                                                                             |
| ✓ Endodontic               | 12 | <b>\$500 per person</b><br>combined limit for endodontic & major dental<br>sub-limits apply                                                                    | <ul style="list-style-type: none"> <li>Filling of one root canal: 60% of charge</li> </ul>                                                                                                                                        |
| ✓ Exercise physiology      | 2  | <b>\$350 per person</b><br>combined limit for ante-natal/post-natal classes, exercise physiology, eye therapy (orthoptics) & physiotherapy<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>                                                                                                           |
| ✓ Eye therapy (orthoptics) | 2  | <b>\$350 per person</b><br>combined limit for ante-natal/post-natal classes, exercise physiology, eye therapy (orthoptics) & physiotherapy<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: \$43</li> <li>Subsequent visit: \$33</li> </ul>                                                                                                                             |
| ✓ General dental*          | 2  | <b>\$750 per person</b>                                                                                                                                        | <ul style="list-style-type: none"> <li>Fluoride treatment: 60% of charge</li> <li>Scale &amp; clean: 60% of charge</li> <li>Surgical tooth extraction: 60% of charge</li> <li>Periodic oral examination: 60% of charge</li> </ul> |
| ✓ Home nursing             | 2  | <b>\$350 per person</b><br>combined limit for audiology, dietetics/dietary advice, home nursing & occupational therapy<br>sub-limits apply                     | <ul style="list-style-type: none"> <li>Initial visit: \$50</li> <li>Subsequent visit: \$50</li> </ul>                                                                                                                             |
| ✓ Major dental             | 12 | <b>\$500 per person</b><br>combined limit for endodontic & major dental<br>sub-limits apply                                                                    | <ul style="list-style-type: none"> <li>Full crown veneered: 60% of charge</li> </ul>                                                                                                                                              |
| ✓ Non PBS pharmaceuticals  | 2  | <b>\$300 per person</b>                                                                                                                                        | <ul style="list-style-type: none"> <li>Per eligible prescription: 60% of charge</li> </ul>                                                                                                                                        |
| ✓ Occupational therapy     | 2  | <b>\$350 per person</b><br>combined limit for audiology, dietetics/dietary advice, home nursing & occupational therapy<br>sub-limits apply                     | <ul style="list-style-type: none"> <li>Initial visit: \$55</li> <li>Subsequent visit: \$40</li> </ul>                                                                                                                             |
| ✓ Optical                  | 6  | <b>\$200 per person</b>                                                                                                                                        | <ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: \$200</li> <li>Single vision lenses &amp; frames: \$200</li> </ul>                                                                                        |
| ✓ Osteopathy               | 2  | <b>\$350 per person</b><br>combined limit for chiropractic & osteopathy<br>sub-limits apply                                                                    | <ul style="list-style-type: none"> <li>Initial visit: \$43</li> <li>Subsequent visit: \$40</li> </ul>                                                                                                                             |
| ✓ Physiotherapy            | 2  | <b>\$350 per person</b><br>combined limit for ante-natal/post-natal classes, exercise physiology, eye therapy (orthoptics) & physiotherapy<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: \$53</li> <li>Subsequent visit: \$47</li> </ul>                                                                                                                             |
| ✓ Podiatry                 | 2  | <b>\$200 per person</b>                                                                                                                                        | <ul style="list-style-type: none"> <li>Initial visit: \$40</li> <li>Subsequent visit: \$33</li> </ul>                                                                                                                             |

|                    |    |                                                                                                                                                   |                                                                                                         |
|--------------------|----|---------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|
| ✓ Psychology       | 12 | <b>Benefits payable towards counselling services - Initial consultation \$60/subsequent consultation \$45 included in \$400 Psychology Limit.</b> | <ul style="list-style-type: none"><li>• Initial visit: \$110</li><li>• Subsequent visit: \$75</li></ul> |
| ✓ Remedial massage | 2  | <b>\$300 per person</b><br>combined limit for acupuncture, chinese medicine & remedial massage<br>sub-limits apply                                | <ul style="list-style-type: none"><li>• Initial visit: \$32</li><li>• Subsequent visit: \$28</li></ul>  |

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

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

**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



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Astute Wellbeing Extras

**\$196.40 / month**

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Available in NT

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**

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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/I8/DDLR2D>