



**Astute Simplicity Health**  
Astute Wellbeing Extras

**\$175.20 / month**

(Before Rebate, Discount & Loading)

Available in QLD

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:** One adult & dependants (2 or more people, only one of whom is an adult).

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/QCWN1D**

**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>                   |

|                                   |    |  |   |
|-----------------------------------|----|--|---|
| <b>✓ Dietetics/dietary advice</b> | 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>   |
| <b>✓ Endodontic</b>               | 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>  |
| <b>✓ Exercise physiology</b>      | 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>   |
| <b>✓ Eye therapy (orthoptics)</b> | 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>   |
| <b>✓ General dental*</b>          | 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> |
| <b>✓ Home nursing</b>             | 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>   |
| <b>✓ Major dental</b>             | 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>  |
| <b>✓ Non PBS pharmaceuticals</b>  | 2  | <b>\$300 per person</b>  | <ul style="list-style-type: none"> <li>Per eligible prescription: 60% of charge</li> </ul>  |
| <b>✓ Occupational therapy</b>     | 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>   |
| <b>✓ Optical</b>                  | 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>  |
| <b>✓ Osteopathy</b>               | 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>   |
| <b>✓ Physiotherapy</b>            | 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>   |
| <b>✓ Podiatry</b>                 | 2  | <b>\$200 per person</b>  | <ul style="list-style-type: none"> <li>Initial visit: \$40</li> <li>Subsequent visit: \$33</li> </ul>   |

|                           |    |   |   |
|---------------------------|----|---|---|
| <b>✓ Psychology</b>       | 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> |
| <b>✓ Remedial massage</b> | 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**

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

**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

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au>). This includes cover whilst interstate.

**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

**\$175.20 / month**

(Before Rebate, Discount & Loading)

Available in QLD

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](tel:1300090960)

**Disclaimer:** This document is not a Private Health Information Statement (PHIS), and it is not intended to replace that document. The details contained in the **healthslips.com.au Policy Information** was provided by the insurer to the Australian Government. It is intended as general information. It may not take into account your circumstances. For further information contact the insurer. Information used is Licensed from the Commonwealth of Australia under a Creative Commons 3.0 licence.

Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/SLM/I8/QCWN1D>