



Astute Simplicity Health
Astute Wellbeing Extras

\$204.00 / 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: 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/VCWY1D

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

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

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

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 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



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Call now 1300 090 960
Sponsor link

Astute Simplicity Health

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