

# Private Health Information Statement - Hospital policy

Astute Bronze Plus Hospital 500		
<b>Astute Simplicity Health</b> <a href="https://astutesimplicityhealth.com.au/">https://astutesimplicityhealth.com.au/</a> <a href="mailto:astute@stlukes.com.au">astute@stlukes.com.au</a> 1300 090 960 Underwritten by St Lukes	<b>Monthly Premium</b> <b>\$202.50<sup>#</sup></b> (before any rebate, loading or discount)	Covers two adults & dependants, including non-student dependants (3 or more people, only 2 of whom are adults) Available in Northern Territory

# You may be entitled to an Australian Government rebate on the above premium. Your premium may also include a Lifetime Health Cover loading or an insurer discount. Check with your insurer for details.


This policy covers children, students up to and including the age of 24 and non-students up to and including the age of 24, as well as persons with a disability who qualify as a child, student or non-student in these age ranges.

Employees and customers of Astute Financial


## Hospital cover

This policy exempts you from the Medicare Levy Surcharge.


This policy does not provide accident cover or benefits for travel and accommodation (outside of hospital).

 **Covered**

For information on what is covered under each category, see <https://privatehealth.gov.au/categories>






























 **Restricted**

Restricted categories partially cover your hospital costs as a private patient in a public hospital. You may incur significant expenses in a private room or private hospital.







 **Not Covered**

These categories are not covered by this policy.

This policy  **includes** cover for

 Blood	 Gastrointestinal endoscopy	 Pain management
 Bone, joint and muscle	 Gynaecology	 Pain management with device
 Brain and nervous system	 Hernia and appendix	 Palliative care
 Breast surgery (medically necessary)	 Implantation of hearing devices	 Plastic and reconstructive surgery (medically necessary)
 Chemotherapy, radiotherapy and immunotherapy for cancer	 Insulin pumps	 Rehabilitation
 Dental surgery	 Joint reconstructions	 Skin
 Diabetes management (excluding insulin pumps)	 Kidney and bladder	 Sleep studies
 Digestive system	 Lung and chest	 Tonsils, adenoids and grommets
 Ear, nose and throat	 Male reproductive system	 Hospital psychiatric services
 Eye (not cataracts)	 Miscarriage and termination of pregnancy	

This policy  **does not include** cover for

 Assisted reproductive services	 Dialysis for chronic kidney failure	 Podiatric surgery (provided by a registered podiatric surgeon – limited benefits)
 Back, neck and spine	 Heart and vascular system	 Pregnancy and birth

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on [privatehealth.gov.au](https://privatehealth.gov.au) for which hospitals have arrangements with your insurer – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

#### The following payments may also apply for hospital admissions

**Excess:** You will have to pay an excess on admission. This is limited to a maximum of \$500 per person and \$1000 per policy per year.

Excess payments do not apply to hospital admissions for dependants.

**Co-payments:** No co-payments

#### The following waiting periods for hospital admissions apply to new or upgrading members

##### Waiting periods:

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 12 months for pregnancy and birth (obstetrics)
- 2 months for all other treatments

#### Gap Cover

This provider offers '[known gap](#)' or '[no gap](#)' cover for medical bills for this product.

The [Medical Costs Finder](#) lets you find out more about the cost of specialist medical services.

#### Other features of this hospital cover

Half excess applies to day surgery up to maximum product excess. Ambulance subscriptions are claimable up to an annual premium, where there is no state based Ambulance scheme or levy.

### 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.

#### Disclaimer

The information contained in this Private Health Information Statement was provided by the insurer and is intended as general information. It may not take into account your particular circumstances. For information please contact the insurer.