

Private Health Information Statement - Hospital policy

Astute Silver Plus Hospital 250

Astute Simplicity Health
<https://astutesimplicityhealth.com.au/>
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1300 090 960
Underwritten by St Lukes

Monthly Premium
\$561.00 #
(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 Victoria

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

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

This policy  does not include cover for

 Assisted reproductive services	 Joint replacements	 Weight loss surgery
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✗ Cataracts	✗ Pain management with device	
✗ Dialysis for chronic kidney failure	✗ 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 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 \$250 per person and \$500 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. Unmarried dependants covered until they turn 23 and single F/T students covered until they turn 25.

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>).

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.