

Private Health Information Statement - General treatment policy

Starter Extras

St Lukes

<http://www.stlukes.com.au>

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1300 651 988

Monthly Premium

\$57.40 #

(before any rebate or insurer discount)

Covers two adults & dependants (3 or more people, only 2 of whom are adults)

Available in Tasmania

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 children and other dependants up to and including the age of 22, students up to and including the age of 24, as well as persons with a disability who qualify as a child or other dependant or student in these age ranges.

General Treatment Cover

This health insurer does not operate a preferred provider scheme.

This policy  includes General treatment (Extras) cover for

Note, for items marked with an asterisk *: A 2-month waiting period applies to Psychology with the exception of functional assessment for the purpose of diagnosing ADHS and/or autism spectrum disorders diagnosis which has a 12-month waiting period.

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental*	2	\$500 per person	Periodic oral examination - 50% of charge Scale & clean - 50% of charge Fluoride treatment - 50% of charge Surgical tooth extraction - 50% of charge
Optical	6	\$150 per person	Single vision lenses & frames - \$150.00 Multi-focal lenses & frames - \$150.00
Non PBS pharmaceuticals	2	\$200 per person	Per eligible prescription - 50% of charge
Physiotherapy	2	\$400 per person (combined limit for physiotherapy, ante-natal/post-natal classes, exercise physiology & eye therapy (orthoptics) - Sub-limits apply)	Initial visit - \$44.00 Subsequent visit - \$38.00
Chiropractic	2	\$300 per person (combined limit for chiropractic & osteopathy - Sub-limits apply)	Initial visit - \$36.00 Subsequent visit - \$26.00
Psychology	2	Benefits payable towards counselling services - Initial consultation \$30/subsequent consultation \$25 included in \$300 Psychology Limit.	Initial visit - \$85.00 Subsequent visit - \$55.00
Audiology	2	\$300 per person 1 service(s) every 1 year (combined limit for audiology, dietetics/dietary advice, home nursing & occupational therapy - Sub-limits apply)	Initial visit - 50% of charge
Ante-natal/Post-natal classes	2	Combined limit - see Physiotherapy	Initial visit - 50% of charge Subsequent visit - 50% of charge
Dietetics/dietary advice	2	Combined limit - see Audiology	Initial visit - \$50.00 Subsequent visit - \$35.00
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - 50% of charge Subsequent visit - 50% of charge
Eye therapy (orthoptics)	2	Combined limit - see Physiotherapy	Initial visit - \$35.00 Subsequent visit - \$25.00

Home nursing	2	Combined limit - see Audiology	Initial visit - \$50.00 Subsequent visit - \$50.00
Occupational therapy	2	Combined limit - see Audiology	Initial visit - \$45.00 Subsequent visit - \$35.00
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - \$38.00 Subsequent visit - \$33.00

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

X Acupuncture	X Hearing aids	X Podiatry
X Blood glucose monitors	X Major dental	X Remedial massage
X Endodontic	X Orthodontic	X Other treatments - check with your insurer

Other features of this general treatment cover

Approved health management programs when Starter Extras is taken with hospital cover. Benefits payable at 50% 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 residents of Tasmania. This may include cover whilst interstate, except for South Australia and Queensland where no cover applies. In other states please check with Ambulance Tasmania - https://www.health.tas.gov.au/ambulance/fees_and_accounts.

For further information about this policy see

<https://www.stlukes.com.au/forms-brochures?tag=Information+sheet>

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.