

Private Health Information Statement - General treatment policy

Super Extras

St Lukes

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

general@stlukes.com.au

1300 651 988

Monthly Premium

\$317.80[#]

(before any rebate or insurer discount)

Covers 2 adults (and no-one else)

Available in Victoria

[#] 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.

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 *: Under Preventative Dental, we pay up to 100% 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. 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 | \$1,000 per person | Periodic oral examination - 100% of charge Scale & clean - 100% of charge Fluoride treatment - \$36.00 Surgical tooth extraction - \$180.00 |
| Major dental | 12 | \$1,200 per person | Full crown veneered - \$810.00 |
| Endodontic | 12 | (combined limit for major dental & endodontic - Sub-limits apply) | Filling of one root canal - \$180.00 |
| Orthodontic | 12 | \$1,000 per person \$2,800 lifetime limit | Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge |
| Optical | 6 | \$300 per person | Single vision lenses & frames - \$300.00 Multi-focal lenses & frames - \$300.00 |
| Non PBS pharmaceuticals | 2 | \$600 per person | Per eligible prescription - \$70.00 |
| Physiotherapy | 2 | \$850 per person (combined limit for physiotherapy, ante-natal/post-natal classes, exercise physiology & eye therapy (orthoptics) - Sub-limits apply) | Initial visit - \$61.00 Subsequent visit - \$51.00 |
| Chiropractic | 2 | \$400 per person (combined limit for chiropractic & osteopathy - Sub-limits apply) | Initial visit - \$41.00 Subsequent visit - \$30.00 |
| Podiatry | 2 | \$400 per person | Initial visit - \$50.00 Subsequent visit - \$41.00 |
| Psychology | 2 | Benefits payable towards counselling services - Initial consultation \$85/subsequent consultation \$77 included in \$600 Psychology Limit. | Initial visit - \$145.00 Subsequent visit - \$110.00 |
| Acupuncture | 2 | \$500 per person | Initial visit - \$35.00 Subsequent visit - \$30.00 |
| Remedial massage | 2 | (combined limit for acupuncture, remedial massage & chinese medicine - Sub-limits apply) | Initial visit - \$35.00 Subsequent visit - \$30.00 |
| Hearing aids | 36 | 2 appliance(s) every 5 years | Hearing aid - \$1,000.00 |

| | | | |
|--|----|---|--|
| Blood glucose monitors | 12 | \$1,000 per person (combined limit for blood glucose monitors & orthotics (podiatric orthoses) - Sub-limits apply) | Per monitor - \$200.00 |
| Audiology | 2 | \$1,000 per person 2 service(s) every 1 year (combined limit for audiology, dietetics/dietary advice, home nursing, occupational therapy & speech therapy - Sub-limits apply) | Initial visit - \$50.00 Subsequent visit - \$40.00 |
| Ante-natal/Post-natal classes | 2 | Combined limit - see Physiotherapy | Initial visit - \$51.00 Subsequent visit - \$51.00 |
| Chinese medicine | 2 | Combined limit - see Acupuncture | Initial visit - \$32.00 Subsequent visit - \$28.00 |
| Dietetics/dietary advice | 2 | Combined limit - see Audiology | Initial visit - \$75.00 Subsequent visit - \$45.00 |
| Exercise physiology | 2 | Combined limit - see Physiotherapy | Initial visit - \$58.00 Subsequent visit - \$41.00 |
| Eye therapy (orthoptics) | 2 | Combined limit - see Physiotherapy | Initial visit - \$65.00 Subsequent visit - \$38.00 |
| Home nursing | 2 | Combined limit - see Audiology | Initial visit - \$50.00 Subsequent visit - \$50.00 |
| Occupational therapy | 2 | Combined limit - see Audiology | Initial visit - \$80.00 Subsequent visit - \$59.00 |
| Orthotics (podiatric orthoses) | 12 | Combined limit - see Blood glucose monitors | Orthotics supply & fit - 100% of charge |
| Osteopathy | 2 | Combined limit - see Chiropractic | Initial visit - \$60.00 Subsequent visit - \$47.00 |
| Speech therapy | 2 | Combined limit - see Audiology | Initial visit - \$120.00 Subsequent visit - \$81.00 |
| Acupuncture, Remedial massage, Western herbal medicine, Alexander Technique, Myotherapy, Naturopathy and Shiatsu are included in the Complimentary Therapies annual limit. | | | |

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

X Other treatments - check with your insurer

Other features of this general treatment cover

Orthodontic limit included in annual Major Dental limit. Diabetes Education & Nutrition benefits included in Dietetics sub-limit. Overall limit of \$1000 per person applies to Health Appliances & Aids, individual limits apply. \$250 sub-limit applies to foot orthotics. Approved health management programs when Super Extras taken with hospital cover. Member rewards apply after 5 years continuous membership.

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>

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.