

# Private Health Information Statement - Combined policy

## Packaged 500 Bronze +

### St Lukes

<http://www.stlukes.com.au>  
[general@stlukes.com.au](mailto:general@stlukes.com.au)  
1300 651 988

### Monthly Premium

**\$501.60<sup>#</sup>**

(before any rebate, loading or discount)

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

Available in All States  
Closed to new members

<sup>#</sup> 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 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.

## 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>

### R 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

✓ Assisted reproductive services	✓ Eye (not cataracts)	✓ Miscarriage and termination of pregnancy
✓ Back, neck and spine	✓ Gastrointestinal endoscopy	✓ Pain management
✓ Blood	✓ Gynaecology	✓ Pain management with device
✓ Bone, joint and muscle	✓ Heart and vascular system	✓ Palliative care
✓ Brain and nervous system	✓ Hernia and appendix	✓ Plastic and reconstructive surgery (medically necessary)
✓ Breast surgery (medically necessary)	✓ Hospital psychiatric services	✓ Pregnancy and birth
✓ Cataracts	✓ 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)	✓ Joint replacements	✓ Tonsils, adenoids and grommets
✓ Dialysis for chronic kidney failure	✓ Kidney and bladder	✓ Weight loss surgery
✓ Digestive system	✓ Lung and chest	
✓ Ear, nose and throat	✓ Male reproductive system	

## This policy ✗ does not include cover for

✗ Podiatric surgery (provided by a registered podiatric surgeon – limited benefits)

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.

**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**

Ambulance Levy included for NSW and ACT residents. Ambulance in Tas provided free to Tasmanian residents. Unmarried dependants covered until they turn 23 and single full time student dep's covered until they turn 25 if fully dependent.

## General Treatment Cover

This health insurer does not operate a preferred provider scheme.

This policy  includes General treatment (Extras) cover for

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 - \$24.00 Scale & clean - \$38.00 Fluoride treatment - \$14.00 Surgical tooth extraction - \$90.00
Major dental	12	\$1,500 per person (Sub-limits apply)	Full crown veneered - \$475.00
Endodontic	12	\$550 per person	Filling of one root canal - \$86.00
Orthodontic	12	\$600 per person \$1,800 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer - 80% of charge
Optical	6	\$250 per person	Single vision lenses & frames - \$180.00 Multi-focal lenses & frames - \$250.00
Non PBS pharmaceuticals	2	\$600 per person	Per eligible prescription - \$50.00
Physiotherapy	2	\$850 per person (Sub-limits apply)	Initial visit - \$30.00 Subsequent visit - \$25.00
Chiropractic	2	\$400 per person (combined limit for chiropractic & other services - Sub-limits apply)	Initial visit - \$25.00 Subsequent visit - \$25.00
Podiatry	2	\$400 per person	Initial visit - \$25.00 Subsequent visit - \$25.00

Psychology	12	\$350 per person	Initial visit - \$50.00 Subsequent visit - \$40.00
Acupuncture	2	\$400 per person (combined limit for acupuncture & other services)	Initial visit - \$25.00 Subsequent visit - \$25.00
Remedial massage	2	No annual limit	Initial visit - \$25.00 Subsequent visit - \$25.00
Hearing aids	36	2 appliance(s) every 5 years	Hearing aid - \$1,000.00
Blood glucose monitors	12	1 appliance(s) every 3 years	Per monitor - \$200.00

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

Other services covered include chinese medicine consultations, osteopathy, occupational therapy, eye & speech therapy, dietetics, audiology, other approved health appliances & aids and approved health management programs.

### Ambulance cover

Ambulance cover is provided by the State government in Tasmania ([https://www.health.tas.gov.au/ambulance/fees\\_and\\_accounts](https://www.health.tas.gov.au/ambulance/fees_and_accounts)) and Queensland (<https://www.ambulance.qld.gov.au/>). In other states concession card holders may have free cover and there are subscription services in several states ([https://privatehealth.gov.au/health\\_insurance/what\\_is\\_covered/ambulance.htm](https://privatehealth.gov.au/health_insurance/what_is_covered/ambulance.htm)).

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.