



Packaged Cover

Effective April 1, 2020





St.LukesHealth Packaged cover

St.LukesHealth is Australia's Number One Private Health Insurer for Customer Satisfaction in 2016, 2017, 2018 and 2019 and is a proudly owned and operated Tasmanian company, providing private health insurance to Australians since 1952.

If you require Hospital and Extras cover, then a Packaged product is your best option. You can choose from one of the following packages, or you can create your own combined product by selecting a stand-alone Hospital product and a stand-alone Extras product. For more information on our stand-alone Hospital and Extras products, refer to the **Hospital Cover Brochure** and **Extras Cover Brochure** or visit www.stlukes.com.au.

Hospital Product Tiers

We want to make it easier for you to choose, use and understand your private health insurance.

As a result, all of our Hospital and Packaged products are classified under the product tiers of Gold, Silver, Bronze and Basic so that you can compare what clinical categories you want to be covered for. For instance, if you want to be covered for all 38 clinical categories you would choose a Gold product. If you want some Hospital cover but not all clinical categories, you would choose Silver, Bronze or Basic.

In addition to this, St.LukesHealth has taken the step to include more than the minimum requirements under each tier. This is denoted by our products having the word "Plus" in their name – just another way we are providing value to you.

*The information contained in this brochure should be read carefully in conjunction with the **Why St.LukesHealth** brochure and the **Important Information about Private Health Insurance** brochure and retained. Brochures can be found at www.stlukes.com.au.*

Packaged Cover - Excess Information

Gold Packaged Cover			
Combined Plan	Hospital Excess		
	Single policy	Couple & Family policies	
	Per calendar year	Per person, per calendar year	Maximum per policy, per calendar year
Packaged Ultimate Gold	nil	nil	nil
Packaged Superior Gold	nil	nil	nil
Packaged Superior Gold 300	\$300	\$300	\$600
Packaged Superior Gold 500	\$500	\$500	\$1000
Packaged Superior Gold 750	\$750	\$750	\$1500

Silver Packaged Cover			
	Hospital Excess		
	Single policy	Couple & Family policies	
	Per calendar year	Per person, per calendar year (excluding children)	Maximum per policy, per calendar year
Packaged Young Silver Plus 250	\$250	\$250	\$500
Packaged Young Silver Plus 500	\$500	\$500	\$1000
Packaged No Obstetrics Silver Plus 250	\$250	\$250	\$500
Packaged No Obstetrics Silver Plus 500	\$500	\$500	\$1000

Bronze Packaged Cover			
	Hospital Excess		
	Single policy	Couple & Family policies	
	Per calendar year	Per person, per calendar year (excluding children)	Maximum per policy, per calendar year
Packaged Vital Bronze Plus 500	\$500	\$500	\$1000
Packaged Vital Bronze Plus 750	\$750	\$750	\$1500

All Gold Packaged products give you top private Hospital cover with the option to have no excess or to pay an excess if you want to lower your premium. All products are combined with a comprehensive level of Extras cover. Packaged Ultimate Gold members enjoy the highest level of Extras benefit.

For Gold Packaged products with an excess, the excess for adults will apply to both same-day and overnight hospitalisations. The same-day excess will be half the chosen excess up to the maximum

product excess. **The excess does not apply to children covered by the policy.**

For all our Silver Plus Packaged and Bronze Plus Packaged products, the excess for adults applies to both same-day and overnight hospitalisations. **The excess does not apply to children covered on the policy.**

For more information on how the excess is applied, refer to our **Important Information about Private Health Insurance** brochure or visit www.stlukes.com.au.

Packaged cover – Clinical Categories

Clinical Categories	Gold Packaged Products	Young Silver Plus Packaged Products	No Obstetrics Silver Plus Packaged Products	Bronze Packaged Plus Products
<i>Excess</i>	<i>nil, \$300, \$500, \$750</i>	<i>\$250, \$500</i>	<i>\$250, \$500</i>	<i>\$500, \$750</i>
Rehabilitation	✓	✓	✓	✓
Hospital psychiatric services	✓	RCP*	✓	RCP*
Palliative care	✓	✓	✓	✓
Ear, nose and throat	✓	✓	✓	✓
Tonsils, adenoids and grommets	✓	✓	✓	✓
Bone, joint and muscle	✓	✓	✓	✓
Joint reconstructions	✓	✓	✓	✓
Hernia and appendix	✓	✓	✓	✓
Gynaecology	✓	✓	✓	✓
Brain and nervous system	✓	✓	✓	✓
Digestive system	✓	✓	✓	✓
Gastrointestinal and endoscopy	✓	✓	✓	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	✓	✓	✓	✓
Pain management	✓	✓	✓	✓
Breast surgery (medically necessary)	✓	✓	✓	✓
Eye (not cataracts)	✓	✓	✓	✓
Kidney and bladder	✓	✓	✓	✓
Male reproductive system	✓	✓	✓	✓
Miscarriage and termination of pregnancy	✓	✓	✓	✓

- ✓ Covered
- ✗ Not Covered

* RCP - Restricted cover permitted: indicates the clinical category is not a minimum requirement of the product tier. Insurers may choose to offer these as additional clinical categories on a restricted or unrestricted basis.

For more information about how the excess is applied, refer to our **Important Information about Private Health Insurance** brochure or visit www.stlukes.com.au.

Packaged cover – Clinical Categories (continued)

Clinical Categories	Gold Packaged Products	Young Silver Plus Packaged Products	No Obstetrics Silver Plus Packaged Products	Bronze Packaged Plus Products
<i>Excess</i>	<i>nil, \$300, \$500, \$750</i>	<i>\$250, \$500</i>	<i>\$250, \$500</i>	<i>\$500, \$750</i>
Skin	✓	✓	✓	✓
Diabetes	✓	✓	✓	✓
Dental surgery	✓	✓	✓	✓
Lung and chest	✓	✓	✓	✓
Blood	✓	✓	✓	✓
Plastic and reconstructive surgery (medically necessary)	✓	✓	✓	✓
Implantation of hearing devices	✓	✓	✓	✗
Back, neck and spine (including fusion)	✓	✓	✓	✗
Heart and vascular system	✓	✓	✓	✗
Podiatric surgery (provided by an accredited podiatric surgeon)	✓	✓	✓	✗
Pregnancy and birth	✓	✓	✗	✗
Assisted reproductive services	✓	✓	✗	✗
Insulin pumps	✓	✗	✓	✗
Pain management with device	✓	✗	✓	✗
Sleep studies	✓	✗	✓	✗
Cataracts	✓	✗	✓	✗
Joint replacements	✓	✗	✓	✗
Dialysis for chronic kidney disease	✓	✗	✓	✗
Weight-loss surgery	✓	✗	✗	✗

- ✓ Covered
- ✗ Not Covered

* RCP - Restricted cover permitted: indicates the clinical category is not a minimum requirement of the product tier. Insurers may choose to offer these as additional clinical categories on a restricted or unrestricted basis.

For more information about how the excess is applied, refer to our **Important Information about Private Health Insurance** brochure or visit www.stlukes.com.au.

Packaged cover – Hospital Benefits

Hospital Benefit
Full cover for hospital accommodation and theatre fees in all contracted private hospitals and day hospital facilities within Australia (medical certification is required after 35 continuous days in hospital).
Benefits will be paid at no less than the minimum benefit when you elect to be treated as a private patient in all public hospitals within Australia.
Benefits towards approved surgically implanted prostheses.
The gap between the Medicare benefit and the Medicare Benefit Schedule (MBS) fee for medical services performed while you are an in patient in hospital.
Additional gap cover benefit for medical services provided by practitioners participating in St.LukesHealth Medical Gap Cover.
Benefits towards uncontracted private hospitals (patient gaps may apply, you should check with St.LukesHealth before being admitted to an uncontracted hospital).
No excess on child dependants for hospitalisations.*
No waiting periods apply if switching to an equivalent level of cover.*
Exempts high income earners from having to pay the additional Medicare Levy Surcharge.*
Full cover for intensive care in all contracted private hospitals (medical certification is required).
Full cover for coronary care in all contracted private hospitals (medical certification is required).
Hospital accommodation for podiatric surgery.*
Overnight excess applies for hospitalisation.*
Same-day excess applies (only half the same-day excess applies on Packaged Superior Gold 300, 500 and 750).*
Access to our Private Post-Natal Care Service for Northern Tasmanian members.
No excluded services.*
Cosmetic surgery and other surgical procedures not covered by Medicare.*

*For more information on the above benefits, please refer to our **Important Information about Private Health Insurance** brochure or visit www.stlukes.com.au.

Packaged cover – Hospital Benefits

	Packaged Ultimate Gold and Packaged Superior Gold	Packaged Superior Gold 300, 500 and 700	Young Silver Plus Packaged Products	No Obstetrics Silver Plus Packaged Products	Bronze Packaged Plus Products
	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✗
	✓	✓	✓	✓	✗
	✗	✓	✓	✓	✓
	✗	✓	✓	✓	✓
	✓	✓	✓	✗	✗
	✓	✓	✗	✗	✗
	✗	✗	✗	✗	✗

A full list of the private hospitals and day hospital facilities contracted with St.LukesHealth is available on request or visit www.stlukes.com.au.



Packaged Cover - Extras

St.LukesHealth offers benefits towards the cost of an extensive range of other healthcare services not covered by our hospital cover or by Medicare. Examples of benefits are included in this Extras benefit comparison and where applicable annual limits are per person covered per calendar year unless otherwise specified. A calendar year runs from January to December.

Benefits are only payable when rendered by a practitioner in private practice who is recognised by St.LukesHealth.

Packaged cover plan	Level of Extras cover
Packaged Ultimate Gold	Our highest
All other packaged products	Comprehensive

The following pages provide examples of the Extras benefits covered on our Packaged products.

Packaged Cover benefits

Gap Free Preventative Dental for all the family at your choice of dentist

Under Gap Free Preventative Dental, we offer cover options that pay 100% of your dentist's regular fee* up to a maximum benefit for each eligible service. This means that for most dentists you will have no gap or out-of-pocket to pay for an examination, x-ray, scale and clean or fissure sealing. This will help you keep your teeth and gums healthy and help prevent the need for more extensive treatment later in life. Gap Free Preventative Dental applies to the whole family at your choice of dentist.

* Regular fee refers to the average fee your dentist charges to all patients of his or her practice for each eligible service.

Gap Free Preventative Dental for children

Our Gap Free Preventative Dental is even better for children who can enjoy gap-free cover for fissure sealing on eligible products. Placement of sealants in children assessed as having a high risk of tooth decay is a safe and effective way in preventing dental decay in permanent teeth.

To find out more about Gap Free Preventative Dental, refer to the **Why St.LukesHealth** brochure or visit www.stlukes.com.au.

Be rewarded for your member loyalty

At St.LukesHealth we value the relationship we have with our members and that's why we have introduced Member Rewards on selected covers. Member Rewards will reward each person who has held top Extras cover with St.LukesHealth for five years or more with a 5% increase in their dental benefits and annual dental limits.

To find out more about Member Rewards, refer to the **Why St.LukesHealth** brochure or visit www.stlukes.com.au.

Benefits for health management programs

When you join a Packaged cover, you will also receive a bonus benefit towards approved Health Management programs. For more information, refer to the following pages.

Packaged cover - Extras benefit comparison

Service Category	Waiting Period	Service
General Dental	2 months	Preventative dental (examination, x-ray, scale and clean and fissure sealing) <i>* Regular fee refers to the average fee your dentist charges to all patients of his or her practice for each eligible service.</i> Limit of two general dental consultations per person, per calendar year
		Comprehensive oral examination limit of two general dental consultations per person, per calendar year
		Scaling and cleaning
		Simple extraction
		Mouthguard - limit of one per person, per calendar year
		One surface filling posterior tooth
Major Dental	12 months	Periodontics
		Endodontics
		Crowns and bridges
		Procedures for dental implants
		Dentures
		Orthodontics
Optical	6 months	Frames
		Single-vision lenses
		Bi-focal lenses
		Multi-focal lenses
		Soft contacts
		Hard contacts
		Disposable contacts (12-month supply)
		Repair to frames
Physiotherapy	2 months	Physiotherapy
		Exercise physiology
		Approved group sessions (including hydrotherapy)
		Antenatal/post-natal
		Lymphedema
Pharmacy	2 months	Per non PBS subscription* <i>*for prescriptions not covered by the PBS, excluding anabolic steroids, items normally available without prescription and drugs not approved for sale in Australia. A co-payment applies to each prescription item equal to the current non-concessional PBS co-payment amount.</i>

The overall limit for each service category is highlighted. Some categories have sub-limits, which are included within the overall limit for that service category.

Packaged Ultimate Gold			Gold, Silver Plus, Bronze Plus Packaged Products		
Benefit	Sub-limit	Annual limit	Benefit	Sub-limit	Annual limit
100% of dentist's regular fee up to maximum benefit per eligible service*	nil	\$1250	100% of dentist's regular fee up to maximum benefit per eligible service*	nil	\$1000
See above	nil		See above	nil	
See above	nil		See above	nil	
\$115	nil		\$101	nil	
\$111	nil		\$96	nil	
\$106	nil		\$91	nil	
Set benefits apply	\$1500	\$2000	Set benefits apply	\$1000	\$1500
Set benefits apply	\$1500		Set benefits apply	\$1000	
Set benefits apply	\$1500		Set benefits apply	\$1000	
Set benefits apply	\$1500		Set benefits apply	\$1000	
Set benefits apply	\$1000		Set benefits apply	\$800	
Set benefits apply	Lifetime limit of \$3000		Set benefits apply	Lifetime limit of \$2800	
100% of fee up to annual limit	nil	\$350	100% of fee up to annual limit	nil	\$300
100% of fee up to annual limit	nil		100% of fee up to annual limit	nil	
100% of fee up to annual limit	nil		100% of fee up to annual limit	nil	
100% of fee up to annual limit	nil		100% of fee up to annual limit	nil	
\$350	nil		\$300	nil	
\$350	nil		\$300	nil	
\$350	nil		\$300	nil	
\$30	nil		\$25	nil	
Initial: \$60 Subsequent: \$47	nil	\$1000	Initial: \$55 Subsequent: \$42	nil	\$850
Initial: \$50 Subsequent: \$39	\$200		Initial: \$45 Subsequent: \$35	\$200	
\$25	\$500		\$15	\$300	
\$25	\$500		\$25	\$400	
\$45	Included in physiotherapy limit		\$40	Included in physiotherapy limit	
\$90	nil	\$600	\$70	nil	\$600

The overall limit for each service category is highlighted. Some categories have sub-limits, which are included within the overall limit for that service category.

Annual limits apply per person, per calendar year.

Service Category	Waiting Period	Service
Other therapies	2 months	Podiatry
		Occupational therapy
		Eye therapy
		Speech therapy
		Dietetics
Alternative therapies	2 months	Chiropractic
		Chiropractic x-rays
		Osteopathic
		Acupuncture
		Natural therapies - includes Chinese herbal consultation and myotherapy
		Remedial massage
Mental wellness	12 months	Clinical psychology
		Counselling
Diabetes education	2 months	Consulation
Home nursing	2 months	Per service for services provided by a registered nurse in private practice
Health appliances and aids	12 months	Foot orthotics (<i>custom-made</i>)
		Repair to custom-made foot orthotics (<i>limit of one repair per person, per calendar year</i>)
		Other specific orthotics* <i>eg. custom fitted spinal & knee braces</i>
		Specified prosthetic appliances* <i>eg. breast prosthesis after mastectomy</i>
		Other specified health aids* <i>eg. blood glucose monitor, nebuliser</i>
Audiology	2 months	per consultation <i>Only payable when service rendered by an Audiologist in private practice and approved by this fund. Benefit will not be payable if the service is claimable from any other source.</i>
Health Management	3 months	Single policy
		Couples and families policy <i>Only available when Super Extras is taken our with a stand alone hospital cover. Benefits are payable for approved Health Management programs. Limits apply to the policy, not to each person covered by the policy. Contact St.LukesHealth for more information on approved Health Management programs.</i>

*a full list is available at any of our customer care centres.

The overall limit for each service category is highlighted. Some categories have sub-limits, which are included within the overall limit for that service category.

Packaged Ultimate Gold			Gold, Silver Plus, Bronze Plus Packaged Products		
Benefit	Sub-limit	Annual limit	Benefit	Sub-limit	Annual limit
Initial: \$45 Subsequent: \$36	\$500	\$1000	Initial: \$40 Subsequent: \$32	\$400	\$1000
Initial: \$75 Subsequent: \$54	\$500		Initial: \$70 Subsequent: \$49	\$400	
Initial: \$70 Subsequent: \$43	\$500		Initial: \$65 Subsequent: \$38	\$400	
Initial: \$90 Subsequent: \$57	\$500		Initial: \$80 Subsequent: \$52	\$400	
Initial: \$80 Subsequent: \$50	\$500		Initial: \$75 Subsequent: \$45	\$200	
Initial: \$45 Subsequent: \$33	\$500	\$1000	Initial: \$40 Subsequent: \$28	\$400	\$500
\$60	Included in chiropractic limit		\$60	Included in chiropractic limit	
Initial: \$55 Subsequent: \$45	Included in chiropractic limit		Initial: \$50 Subsequent: \$40	Included in chiropractic limit	
Initial: \$40 Subsequent: \$35	\$500		Initial: \$35 Subsequent: \$30	\$400	
Initial: \$37 Subsequent: \$33	\$500		Initial: \$32 Subsequent: \$28	\$400	
Initial: \$40 Subsequent: \$35	Included in natural therapies limit	\$500	Initial: \$35 Subsequent: \$30	Included in natural therapies limit	\$400
Initial: \$95 Subsequent: \$90	nil		Initial: \$85 Subsequent: \$80	nil	
Initial: \$35 Subsequent: \$30	nil	\$500	Initial: \$35 Subsequent: \$30	nil	\$500
Initial: \$60 Subsequent: \$50	Included in dietetics limit		Initial: \$55 Subsequent: \$45	Included in dietetics limit	
\$55	nil	\$500	\$50	nil	\$500
90%	\$250	\$1500	85%	\$200	\$1000
\$35			\$30		
90%	Limits apply to individual items		90%	Limits apply to individual items	
90%	Limits apply to individual items		90%	Limits apply to individual items	
90%	Limits apply to individual items		90%	Limits apply to individual items	
\$45	2 per year	nil	\$40	2 per year	nil
70%	nil	\$150	70%	nil	\$150
70%	nil	\$300	70%	nil	\$300

The overall limit for each service category is highlighted. Some categories have sub-limits, which are included within the overall limit for that service category.

Annual limits apply per person, per calendar year.



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