

Packaged Ultimate Gold

Effective April 1, 2021



Packaged Ultimate Gold

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 health insurance to Australians since 1952.

Packaged Ultimate Gold offers you top Hospital cover with no excess combined with the highest level of benefit refunds for Extra healthcare services.

Hospital Product Tiers

Under the Australian Government's Private Health Insurance Reforms, all hospital products are classified under the product tiers of Gold, Silver, Bronze or Basic.

This is a regulatory change across the whole private health insurance sector to ensure it is easier and simpler to choose, use and understand health insurance products. It is open to insurers to offer cover for clinical categories in addition to those listed as the minimum requirements for the Basic, Bronze or Silver product tiers, in which case the products will have a Plus or + next to the product name.

*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.*

* Roy Morgan Customer Satisfaction Awards.

Dependant Extension option available

Non-student child dependants can remain covered on their family's policy for an additional premium, provided they are not married or living in a defacto relationship. For more information on Dependant Extension, refer to our **Why St.LukesHealth** brochure or visit www.stlukes.com.au.

Excess Information

Packaged Ultimate Gold		
Hospital Excess		
Single policy	Couple & Family policies	
Per calendar year	Per person, per calendar year	Maximum per policy, per calendar year
nil	nil	nil

Level of Extras cover

Packaged cover plan	Level of Extras cover
Packaged Ultimate Gold	Our highest

Clinical Categories

Clinical Categories	Packaged Ultimate Gold
Rehabilitation	✓
Hospital psychiatric services	✓
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, refer to our **Important Information about Private Health Insurance** brochure or visit www.stlukes.com.au.

Clinical Categories	Packaged Ultimate Gold
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	✓

Hospital Benefits

Hospital Benefit	Packaged Ultimate Gold
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 inpatient 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 for child dependants for hospitalisations.*	✓
No waiting periods apply if switching to an equivalent or lower 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.*	✓
No excess applies for overnight hospitalisations.*	✓
No excess applies for same-day hospitalisations.*	✓
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.

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 Ultimate Gold - Extras

St.LukesHealth offers benefits towards the cost of an extensive range of other healthcare services not covered by 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 1 to December 31.

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

The following pages provide examples of the Extras benefits covered on Packaged Ultimate Gold.

Packaged Ultimate Gold - Benefits

Gap Free Preventative Dental for the whole 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 you may have no gap or out-of-pocket to pay for an examination, x-ray, scale and clean or fissure sealing. 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. 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.

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 Packaged Ultimate Gold or Super Extras 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 Packaged Ultimate Gold, you will be eligible for benefits towards Health Management programs. These benefits do not apply when Extras is taken without Hospital cover.

Packaged Ultimate Gold - Extras benefit

Service Category	Waiting Period	Service	Benefit	Maximum Benefit	Sub-limit	Annual limit
General Dental	2 months	Preventative dental (examination, x-ray, scale and clean and fissure sealing) Limit of two general dental consultations per person, per calendar year ⊙ Regular fee refers to the average fee your dentist charges to all patients of his or her practice for each eligible service. For gap free preventative dental we recommend you obtain a benefit quote prior to receiving treatment.	100% of dentist's regular fee up to maximum benefit per eligible service [⊙]	Maximum benefits apply		\$1250
		Oral examination - Limit of two general dental consultations per person, per calendar year	See above			
		Scaling and cleaning	See above			
		Simple extraction	100%*		\$115	
		Mouthguard - limit of one per person, per calendar year	100%*		\$111	
		One surface filling posterior tooth	100%*		\$106	
Major Dental	12 months	Periodontics	100%*		\$1500	\$2000
		Endodontics	100%*		\$1500	
		Crowns and bridges	100%*	Individual benefits apply	\$1500	
		Procedures for dental implants	100%*		\$1500	
		Dentures - limit of one upper and one lower denture per person, payable every two calendar years	100%*		\$1000	
		Orthodontics	100%*	Set benefits apply	\$1200 Lifetime limit of \$3000	
Optical	6 months	Frames	100% of fee charged up to annual limit			\$350
		Single-vision lenses				
		Bi-focal lenses				
		Multi-focal lenses				
		Soft contacts				
		Hard contacts				
Disposable contacts (12-month supply)	100%*	\$30				
Physiotherapy	2 months	Physiotherapy	100%*	Initial: \$60 Subsequent: \$47		\$1000
		Approved group sessions (including hydrotherapy)	100%*	\$25	\$500	
		Exercise physiology	100%*	Initial: \$50 Subsequent: \$39	\$300	
		Exercise physiology - approved group sessions	100%*	\$25		
		Antenatal/post-natal	100%*	\$25	\$500	
		Lymphedema	100%*	\$45	Included in physiotherapy limit	
Pharmacy	2 months	Per non PBS prescription⁺	100%*	\$90		\$600

* Up to maximum benefit.

⁺ 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.

Annual limits apply per person, per calendar year unless otherwise specified.

Packaged Ultimate Gold - Extras benefit (continued)

Service Category	Waiting Period	Service	Benefit	Maximum Benefit	Sub-limit	Annual limit
Other Therapies	2 months	Podiatry	100%*	Initial: \$45 Subsequent: \$36	\$500	\$1000
		Occupational therapy	100%*	Initial: \$75 Subsequent: \$54	\$500	
		Eye therapy	100%*	Initial: \$70 Subsequent: \$43	\$500	
		Speech therapy	100%*	Initial: \$90 Subsequent: \$57	\$500	
		Dietetics	100%*	Initial: \$80 Subsequent: \$50	\$500	
		Nutrition	100%*	Initial: \$80 Subsequent: \$50	Included in dietetics limit	
Alternative Therapies	2 months	Chiropractic	100%*	Initial: \$45 Subsequent: \$33	\$500	\$1000
		Chiropractic x-rays	100%*	\$60	Included in chiropractic limit	
		Osteopathic	100%*	Initial: \$55 Subsequent: \$45	Included in chiropractic limit	
		Acupuncture	100%*	Initial: \$40 Subsequent: \$35	\$500	
		Natural therapies - includes Chinese herbal consultation and myotherapy	100%*	Initial: \$37 Subsequent: \$33	\$500	
		Remedial massage	100%*	Initial: \$40 Subsequent: \$35	Included in natural therapies limit	
Mental Wellness	12 months	Clinical psychology	100%*	Initial: \$95 Subsequent: \$90		\$500
		Counselling	100%*	Initial: \$35 Subsequent: \$30		
Diabetes Education	2 months	Consultation	100%*	Initial: \$60 Subsequent: \$50	Included in dietetics limit	Included in dietetics limit
Home Nursing	2 months	Per service - for services provided by a registered nurse in private practice	100%*	\$55		\$500
Health Appliances and Aids	12 months	Foot orthotics (custom-made)	90%*			\$1500
		Repair to custom-made foot orthotics (limit of one repair per person, per calendar year)	100%*	\$35	\$250	
		Other specific orthotics[#] eg. custom fitted spinal & knee braces	90%*		Limits apply to individual items	
		Specified prosthetic appliances[#] - eg. breast prosthesis after mastectomy	90%*		Limits apply to individual items	
Audiology	2 months	Other specified health aids[#] eg. blood glucose monitor, nebuliser	90%*		Limits apply to individual items	
		Per consultation[^]	100%*	\$45		2 per year
Hearing Aids	36 months	Initial appliance	100%*	\$1250		2 appliances per person every 5 calendar years
		Additional appliance (must be for opposite ear to initial appliance)	100%*	\$1250		
Health Management	3 months	Single policy	70%*	\$150		\$150
		Couples and families policy	70%*	\$300		\$300
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.						

* Up to maximum benefit.

[^] 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.

[#] For more information contact St.LukesHealth.

Annual limits apply per person, per calendar year unless otherwise specified.



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Devonport	26 Rooke Street Devonport 7310
Burnie	27 Cattley Street Burnie 7320
Smithton	18 King Street Smithton 7330

Agents

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