



Why St.LukesHealth

Effective April 1, 2020



Contents

Welcome to St.LukesHealth	2
Why do you need private health insurance	3
Product features	4
Payment options	5
Claiming options	6
Online member services	7
St.LukesHealth on your phone	8
Snug - all your health in one place	9

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



Welcome to St.LukesHealth

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.

St.LukesHealth presents a range of Hospital, Extras and Packaged covers that are specifically designed to provide you options for your lifestyle and financial needs. Our customer care consultants are trained to provide you with personalised service to help you in choosing the level of cover you require.

Our current public health system alone does not give you the freedom to choose where or by whom you wish to be treated. St.LukesHealth can deliver security and peace of mind. With St.LukesHealth, you will have greater control and more choices to meet your health care needs.

St.LukesHealth offers a number of great features and benefits, including:

- Gap Free Preventative Dental for all the family at your choice of dentist
- Children are covered on their family's policy until they turn 23
- Student dependant and dependant extension options for children until they turn 25
- Half the excess on same-day hospital procedures on selected products
- No hospital excess for children on selected products
- Member rewards for long-term members
- No waiting periods apply when switching to an equivalent level of cover with St.LukesHealth, providing all waiting periods have been served at the previous insurer.

Whether you are new to private health insurance or switching to St.LukesHealth from another insurer, we are here to help.

Why should you consider private health insurance

Private hospital care and choice of doctor

Medicare provides you with access to emergency care in a public hospital. However, for elective surgery you will be placed on a waiting list and you may have to wait for a public bed to become available. As a public patient you won't have a choice of doctor as you will be allocated a doctor by the hospital.

Private health insurance gives you the freedom to be treated by your doctor of choice, in a private or public hospital at a time that best suits your needs.

Extra services not covered by Medicare

In addition to private hospital treatment, there are many extra health care services that Medicare does not cover. These services include dental, optical appliances, physiotherapy and remedial massage to name a few. St.LukesHealth offers benefits to help meet these additional costs.

Avoid the Lifetime Health Cover loading

Lifetime Health Cover (LHC) is an Australian Government initiative. Under Lifetime Health Cover you may have to pay a loading on your premium depending on the age you or your partner were when you first took out hospital cover. To avoid the loading, you must take out private hospital cover by July 1 immediately following your 31st birthday. Any delay will result in a 2% loading for each year you are over the age of 30 up to a maximum loading of 70%. The Private Health Insurance rebate does not apply to any Lifetime Health Cover loading applied to your policy.

If a Lifetime Health Cover loading is applied to your premium, it can be removed after you have held hospital cover for 10 continuous years.

i For more information on Lifetime Health Cover, refer to our **Important Information about Private Health Insurance** brochure or visit www.stlukes.com.au.

Receive an Australian Government Rebate on your private health insurance

The Australian Government provides a rebate on private health insurance to make private healthcare more affordable. The rebate is subject to an income test so the amount of rebate you are entitled to will depend on your level of income.

All Australians eligible for Medicare may be entitled to receive a rebate depending on your level of income. Higher rebates are available for people aged over 65 and 70.

If you are eligible for a rebate you can lower your health cover premium by applying to receive the rebate as a reduction in the premium you pay to St.LukesHealth, or you can claim the rebate in your annual tax return.

The rebate does not apply to any Lifetime Health Cover loading that may apply to a policy, meaning the rebate only applies to the base rate premium of the private health insurance product.

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

You may avoid the Medicare Levy Surcharge

The Medicare Levy Surcharge (MLS) is another Australian Government initiative. If your taxable income is above the defined income thresholds set by the government, you will be required to pay an additional Medicare Levy Surcharge of up to 1.5% if you don't hold an appropriate level of private Hospital cover. An appropriate level of Hospital cover is one which does not have an excess greater than \$750 for single members or greater than \$1500 for couples, single parent or family members.

If you take out private Hospital cover with St.LukesHealth, you may be exempt from paying the Medicare Levy Surcharge from the date the policy is effective on all Hospital covers, with the exception of our high excess product – Superior Gold 1000.

For further information, visit our website at www.stlukes.com.au or refer to **The Australian Government Rebate on Private Health Insurance** brochure.

i More information about the Medicare Levy Surcharge is also available on the Australian Taxation Office (ATO) website www.ato.gov.au or you can call the Australian Taxation Office on 132861.

Medicare Levy Surcharge Income Tiers

Income Thresholds	Income Tiers			
	Base Tier	Tier 1	Tier 2	Tier 3
Single Income	\$0 - \$90,000	\$90,001 - \$105,000	\$105,001 - \$140,000	\$140,001 +
Families Income	\$0 - \$180,000	\$180,001 - \$210,000	\$210,001 - \$280,000	\$280,001+
Additional Medicare Levy Surcharge	0.0%	1.0%	1.25%	1.5%

St.LukesHealth acknowledges that the opportunity to avoid paying the Medicare Levy Surcharge, however, is limited in its scope to the proportionately few people, including individuals and families who fall into the Tier 1, Tier 2 and Tier 3 income tiers.

But I'm young and healthy!

Even when you're young and healthy, you don't know when an unexpected illness or injury can hit. It's not just a sporting injury that may see you in hospital, it may be tonsillitis, appendicitis or your wisdom teeth, or it may be an unexpected illness that you thought would never happen to you. If you only have Medicare cover and you require hospital treatment, you may have a delay before a public hospital bed becomes available.

With St.LukesHealth you can choose where or by whom you wish to be treated. St.LukesHealth offers you the flexibility and security you require to control your future healthcare needs.

Why St.LukesHealth is your best choice

Established in Tasmania, St.LukesHealth has been providing private health insurance to Australians since 1952. Over this time, St.LukesHealth has built a strong reputation on its expertise and ability to supply top quality healthcover and to provide exceptional customer service to its members. Our cover is Australia wide so regardless of where you live, doing business with St.LukesHealth is easy.

St.LukesHealth is also an innovator in the industry with a number of standout product features including Gap Free Preventative Dental, no hospital excess for children on most hospital covers and a great range of no gap optical partnerships.

Product features for you and your family:

Great cover for you and your family.

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

Under Gap Free Preventative Dental, we offer cover options that pays 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. If your dentist charges above the maximum benefit a gap or out-of-pocket may apply.

The standout features of Gap Free Preventative Dental for St.LukesHealth members is that it applies to both adults and children and at your choice of dentist. We don't tell you which dentist you need to go to in order to receive the higher benefit for preventative dental as it applies to all dentists[^]. A great way to help you keep your teeth and gums healthy.

An extra feature for children is gap-free cover[^] for 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.

Children are covered until they turn 23

Children are covered on their family's policy for no additional premium until they reach the age of 23.

Full-time and part-time student dependants can remain covered for no additional premium until they reach the age of 25, if fully dependant on their parents and providing they are not married or living in a defacto relationship.

Want to keep your children protected?

Non-student child dependants can now remain covered on their family's policy for an additional premium, until they reach the age of 25, provided they are not married or living in a defacto relationship. Our Dependant Extension option is available on selected Hospital and Packaged products.

No hospital excess for children

If you choose an excess you won't have to pay the excess on most Hospital covers if a child covered on your policy needs to go to hospital.

Great service and great service options

At St.LukesHealth, we pride ourselves on our customer service. Members can visit one of our customer care centres or agents throughout Tasmania, or can access their membership details and transact with us online through our Online Member Services portal. Claiming is easy with HICAPS available at many allied health organisations or by using St.LukesHealth mobile claiming app.

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 our Packaged Products and Super Extras. Member Rewards will reward each person who has held on our or Packaged products or Super Extras cover with St.LukesHealth for five years or more with a 5% increase in their dental benefits and annual dental limits.

To qualify for member rewards each individual person covered by one of our Packaged products or Super Extras must meet the following conditions:

- You must have held membership of an eligible Packaged product or Super Extras with St.LukesHealth for at least five continuous years;
- Qualification is based on the length of membership of the individual covered;
- The additional 5% increase in dental benefit applies to all dental services, excluding preventative services paid under gap free preventative dental; and
- Previous membership of another health insurer does not count towards the five years continuous membership as the reward is for your length of membership with St.LukesHealth.

This is another great reason to take out a Packaged product or Super Extras with St.LukesHealth.

We have great partners too

You can choose from a range of no gap* options and discounts from our optical partners: Eyelines, Specsavers, OPSM, Total Eyecare and Laubman and Pank.

* subject to your level of cover and policy conditions.

Customers of MyState and Tasplan can take advantage of the discounts and benefits offered through our alliance partnerships.

Ask us about our other partnerships that will add value to your membership!

These features and more, establish St.LukesHealth as your best choice in health cover.

Transferring from another insurer without loss of benefits?

If you have served all your waiting periods with another insurer, you can transfer to equivalent or lower cover with St.LukesHealth without having to re-serve waiting periods on benefits common to both insurers, providing you transfer within 60 days of ceasing to be covered by your previous insurer. If you transfer to a higher level of cover, some waiting periods may apply for the higher benefits.

i For more information on waiting periods and pre-existing conditions, refer to our **Important Information about Private Health Insurance** brochure or visit www.stlukes.com.au.

Our guarantee

We're certain you'll be satisfied with your St.LukesHealth membership so we offer you our membership guarantee. If within the first 30 days of joining St.LukesHealth you are not fully satisfied with the cover you have chosen, we will refund any premium paid by you providing there have been no claims made against your policy during that period.

Payment options

St.LukesHealth offers a variety of easy payment options.

Automated payment options

Direct debit

You can have your premium automatically debited from your bank, building society, credit union or credit card account. Simply select this option when joining St.LukesHealth. To choose this method of payment, contact St.LukesHealth or visit www.stlukes.com.au to download the form. For further information on direct debit, refer to our **Important Information about Private Health Insurance** brochure or visit www.stlukes.com.au.

Other payment options

Customer care centres and agents

You can pay direct over the counter at any St.LukesHealth customer care centre or agent. A list of customer care centres is shown on the back cover of this brochure or visit www.stlukes.com.au for a list of agents.

Telephone

You can pay over the phone by credit card by calling 1300 651 988 during normal business hours.

Online

If you register for Online Member Services you can pay by credit card through our website at www.stlukes.com.au. For more details on online member services, see page 9.

BPAY® and Post Billpay

You can pay by BPAY using your financial institution's telephone or internet banking or by Post Billpay through Australia Post.

Renewal notices sent to St.LukesHealth members paying quarterly, half yearly or yearly will display a BPAY Biller Code and reference number and a Post Billpay barcode, reference number and Billpay code.

This information will be required when paying your renewal through BPAY or Post Billpay.

For more information on BPAY contact your bank, building society or credit union or visit www.bpay.com.au. For more information on Post Billpay visit, www.postbillpay.com.au.



Claiming options

Hospital claims and most inpatient medical claims will be sent direct to St.LukesHealth by the provider. Claims for Extras benefits can be made by one of the following methods.

Point of service (HICAPS)

St.LukesHealth is a participant in the Health Industry Claims and Payments Service (HICAPS).

HICAPS is an electronic claiming process which offers members the convenience of automatic claims processing, on the spot at the point of service. HICAPS is currently available at participating dentists, optometrists, physiotherapists, podiatrists, chiropractors, clinical psychologists, occupational therapists, acupuncturists, remedial masseurs, dieticians and speech therapists.

Mobile Claims – iOS/Android

Claims can be submitted using your iPhone or Android phone through the St.LukesHealth app. For more information, see page 9.

Customer care centres and Agents

Claims can be paid at any St.LukesHealth customer care centre or agent. A list of customer care centres is shown on the back cover of this brochure, or visit www.stlukes.com.au for a list of agents.

You will need your St.LukesHealth membership card in order to claim at an agency.

Agents are restricted from paying benefit on some services.

Receive your benefit refund by direct credit

If you have already paid your provider for services being claimed, your benefit refund can be deposited directly into your nominated bank, building society or credit union account. To choose this method of benefit payment, visit www.stlukes.com.au to download a 'Benefit Deposit Request Form'.

Online Member Services

As a member of St.LukesHealth you can login to a secure members-only section of our website. Online Member Services provides you with online access to:

- View details of your membership
- View your claims history
- Change your contact or cover details
- Change your Direct Debit contribution details
- Make credit card payments and more.

To access Online Member Services you must first register to obtain a password.

For more information visit www.stlukes.com.au

St.LukesHealth on your phone

St.LukesHealth has listened to its members and has improved how you can claim online at a time and place that suits you.

The St.LukesHealth app makes submitting claims easier than ever in three simple steps.

1. Take a picture of your receipt or upload a picture of your receipt from your device's picture library;
2. Select who the claim is for; and
3. Press submit.
It's that easy!

The St.LukesHealth app also helps members to:

- Add their claiming details
- Locate their nearest customer care centre
- Contact St.LukesHealth
- Keep up to date with developments
- Access our Online Member Services portal via the website

Download our free app from either the Apple App Store or Google Play Store. You can find our app by searching for St.LukesHealth.

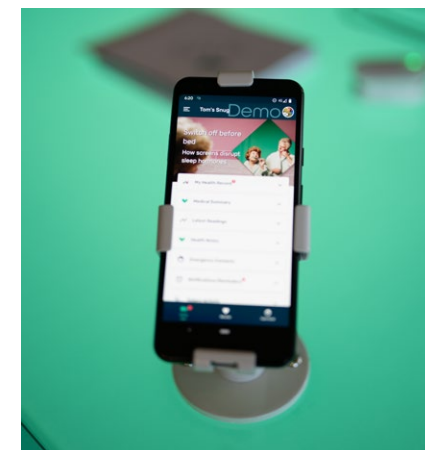
Snug – Free for St.LukesHealth members

St.LukesHealth is excited to offer Snug free to St.LukesHealth members. Snug is Australia's most innovative and easy to use digital health record – putting you in control of your health at the touch of a fingertip. From managing diabetes to tracking your fitness, Snug is a mobile app that allows you to reach your goals and live better each day.

Snug can be used by parents looking to develop a life-long health record for their children from birth and to keep track of immunisations, medications, developmental milestones, doctors' notes and more. It can also be used by those with chronic illness to manage medications and keep track of blood glucose levels or blood pressure readings, while carers will be able to, with the correct permissions, view up-to-date medical information of their loved one.

Snug has four features for St.LukesHealth members.

1. **MyHR:** As a St.LukesHealth member you can choose to connect with the Australian Government's My Health Record. MyHR is a secure online summary of your health information. You can control what goes into it and who is allowed to access it. You can choose to share your health information with your doctors, hospitals and other healthcare providers.
2. **My Circle of Care:** Share your record with those close to you so that your loved ones have an overview of your health and well-being. You can keep track of appointments and share notes from your health professionals.



3. **My Home Devices:** Keep track of your sleeping patterns, set goals around fitness and connect to a range of fitness apps. You can also connect your Snug account to scales and medical devices.
4. **My Providers:** Share your information with your health provider to help inform their decisions around treatment.

Snug is available to download and can be found in the Apple App Store and the Google Play Store by searching for Snug. Best of all, it is free for St.LukesHealth members. Once you have downloaded, you can set up your own personal Snug profile, connect to relevant devices, decide who you would like to have access to your profile and more. It is easy! Rest assured, the only people who are allowed to have access to your Snug record are the people that you allow.

For more information about Snug and how to use this innovative new product, visit www.snughealth.com.au or connect to Snug on Facebook @SnugHealth.



1300 651 988



stlukes.com.au



general@stlukes.com.au



Head Office and Customer Care Centre

Launceston 17 The Quadrant Mall Launceston 7250

Customer Care Centres

Hobart 94 Liverpool Street Hobart 7000
Kingston Shop 28a Channel Court Kingston 7050
Devonport 26 Rooke Street Devonport 7310
Burnie 27 Cattley Street Burnie 7320
Smithton 24 Smith Street Smithton 7330

Agents

Queenstown 14-16 Orr Street Queenstown 7467
Deloraine 64 Emu Bay Road Deloraine 7304

