

# Hospital Cover

## MAINLAND

Effective November 1, 2020



# Hospital 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.

We offer a variety of Hospital products with different excess options available to suit your lifestyle. A Hospital product can be taken out on its own if you are only looking for Hospital cover, or you can tailor your own Hospital and Extras package by combining a Hospital product with an Extras product. For more information on our Extras cover, refer to our **Extras Cover** brochure or visit [www.stlukes.com.au](http://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.

## Dependant Extension option available

Non-student child dependants can 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 Packaged Ultimate Gold and our Gold Hospital products when taken out as a stand-alone product, or when combined with one of our Extras products. For more information on Dependant Extension, refer to our **Why St.LukesHealth** brochure or visit [www.stlukes.com.au](http://www.stlukes.com.au).

*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](http://www.stlukes.com.au).*

\* Roy Morgan Customer Satisfaction Awards.

## Hospital Cover - Excess Information

	Hospital Excess			
	Singles, Couples & Families policies			Couples & Families policies
	Same-day excess	Overnight excess	Maximum excess	Maximum per policy, per calendar year
Per person, per calendar year				
<b>Gold Hospital Cover</b>				
Gold Hospital	nil	nil	nil	nil
Gold Hospital 300	\$150	\$300	\$300	\$600
Gold Hospital 500	\$250	\$500	\$500	\$1000
Gold Hospital 750	\$375	\$750	\$750	\$1500
Gold Hospital 1000*	\$200	\$1000	\$1000	\$2000
<b>Silver Hospital cover</b>				
Planner Silver Plus Hospital 250	\$250	\$250	\$250	\$500
Planner Silver Plus Hospital 500	\$500	\$500	\$500	\$1000
Protector Silver Plus Hospital 250	\$250	\$250	\$250	\$500
Protector Silver Plus Hospital 500	\$500	\$500	\$500	\$1000
<b>Bronze Hospital cover</b>				
Bronze Plus Hospital 500	\$500	\$500	\$500	\$1000
Bronze Plus Hospital 750	\$750	\$750	\$750	\$1500

\*Gold Hospital 1000 will not exempt high income earners from having to pay the additional Medicare Levy Surcharge. For more information, refer to the **Important Information about Private Health Insurance** brochure or visit [www.stlukes.com.au](http://www.stlukes.com.au)

All Gold Hospital 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.

For Gold Hospital products with an excess (with the exception of Gold Hospital 1000), 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 child dependants covered by the policy.**

On Gold Hospital 1000, an excess of \$200 per admission applies to same-day hospitalisations, up to the maximum excess of \$1000 per person. The full excess of \$1000

per person applies to overnight hospitalisations (less any excess that has already been applied to same-day hospitalisations for that person in the same calendar year). **The excess applies to both adults and child dependants covered by the policy.**

For all Silver Plus Hospital and Bronze Plus Hospital products, the full excess for adults applies to both same-day and overnight hospitalisations. **The excess does not apply to child dependants 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](http://www.stlukes.com.au).

## Hospital cover – Clinical Categories

Clinical Categories	Gold Hospital Products	Planner Silver Plus Hospital Products	Protector Silver Plus Hospital Products	Bronze Plus Hospital Products
Excess levels	nil, \$300, \$500, \$750, \$1000	\$250, \$500	\$250, \$500	\$500, \$750
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 restricted services and how the excess is applied, refer to our **Important Information about Private Health Insurance** brochure or visit [www.stlukes.com.au](http://www.stlukes.com.au).

## Hospital cover – Clinical Categories (continued)

Clinical Categories	Gold Hospital Products	Planner Silver Plus Hospital Products	Protector Silver Plus Hospital Products	Bronze Plus Hospital Products
Excess levels	nil, \$300, \$500, \$750, \$1000	\$250, \$500	\$250, \$500	\$500, \$750
Skin	✓	✓	✓	✓
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 restricted services and how the excess is applied, refer to our **Important Information about Private Health Insurance** brochure or visit [www.stlukes.com.au](http://www.stlukes.com.au).

## Hospital cover 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 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 waiting periods apply if switching to an equivalent or lower level of cover.*
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.*
Excess applies for overnight hospitalisations.*
Excess applies for same-day hospitalisations (only half the same-day excess applies on Gold Hospital 300, 500 and 750).*
No excess on child dependants for hospitalisations.*
Exempts high income earners from having to pay the additional Medicare Levy Surcharge.*
Access to our Private Postnatal 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](http://www.stlukes.com.au).

## Hospital cover benefits

Gold Hospital	Gold Hospital 300, 500, 750	Gold Hospital 1000	Planner Silver Plus Hospital Products	Protector Silver Plus Hospital Products	Bronze Plus Hospital Products
✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓
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✓	✓	✓	✓	✓	✓
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✓	✓	✗	✓	✓	✓
✓	✓	✓	✓	✗	✗
✓	✓	✓	✗	✗	✗
✗	✗	✗	✗	✗	✗

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](http://www.stlukes.com.au).



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