

Extras Cover

Effective April 1, 2020



St.LukesHealth Extras cover

Stand-alone Extras 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.

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.

Super Extras and Budget Extras can be taken on their own if you only need Extras cover, or you can tailor your own Hospital and Extras package by combining an extras option with a Hospital cover from our stand-alone

*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.*

hospital range. For more information on our Hospital cover, refer to our **Hospital Cover** brochure or visit www.stlukes.com.au.

Extras plan	Level of Extras cover
Super Extras	Comprehensive
Budget Extras	Basic

Super Extras is our top stand-alone Extras cover and offers benefits towards an extensive range of extra healthcare services. If you prefer a full range of benefits then Super Extras is your best choice.

If a limited range of Extras benefits would best suit your needs, then Budget Extras is designed to provide you with cover for the more common extra healthcare costs, including general dental, physiotherapy and optical.

The following pages provide examples of the Extras benefits covered on Super Extras and Budget Extras.



Extra benefits available with Super Extras

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.

Combine Super Extras with a Hospital cover and receive additional benefits

If you combine Super Extras with a stand-alone Hospital cover, you will be eligible for benefits towards Health Management programs. These benefits do not apply when Super Extras is taken without Hospital cover.

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
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.

Super Extras			Budget Extras		
Benefit	Sub-limit	Annual limit	Benefit	Sub-limit	Annual limit
100% of dentist's regular fee up to maximum benefit per eligible service*	nil	\$1000	nil	nil	\$500
See above	nil		\$33	nil	
See above	nil		\$54	nil	
\$101	nil		\$80	nil	
\$96	nil		\$70	nil	
\$91	nil		\$71	nil	
Set benefits apply	\$1000	\$1500	nil	nil	nil
Set benefits apply	\$1000		nil	nil	
Set benefits apply	\$1000		nil	nil	
Set benefits apply	\$1000		nil	nil	
Set benefits apply	\$800		nil	nil	
Set benefits apply	\$1000 Lifetime limit of \$2800		nil	nil	
100% of fee up to annual limit	nil	\$300	\$95	nil	\$200
100% of fee up to annual limit	nil		\$105	nil	
100% of fee up to annual limit	nil		\$105	nil	
100% of fee up to annual limit	nil		\$105	nil	
\$300	nil		\$200	nil	
\$300	nil		\$200	nil	
\$300	nil		\$200	nil	
\$25	nil		\$20	nil	
Initial: \$55 Subsequent: \$42	nil	\$850	Initial: \$45 Subsequent: \$34	nil	\$500
Initial: \$45 Subsequent: \$35	\$200		nil	nil	
\$15	\$300		\$15	\$150	
\$25	\$400		\$20	Included in physiotherapy limit	
\$40	Included in physiotherapy limit		\$32	Included in physiotherapy limit	
\$70	nil	\$600	nil	nil	nil

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	Consultation
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 out 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.

Super Extras			Budget Extras		
Benefit	Sub-limit	Annual Limit	Benefit	Sub-limit	Annual Limit
Initial: \$40 Subsequent: \$32	\$400	\$1000	nil	nil	nil
Initial: \$70 Subsequent: \$49	\$400		nil	nil	
Initial: \$65 Subsequent: \$38	\$400		Initial: \$45 Subsequent: \$30	Included in physiotherapy limit	
Initial: \$80 Subsequent: \$52	\$400		Initial: \$35 Subsequent: \$29	Included in physiotherapy limit	
Initial: \$75 Subsequent: \$45	\$200		nil	nil	
Initial: \$40 Subsequent: \$28	\$400	\$500	nil	nil	Included in physiotherapy limit
\$60	Included in chiropractic limit		nil	nil	
Initial: \$50 Subsequent: \$40	Included in chiropractic limit		nil	nil	
Initial: \$35 Subsequent: \$30	\$400		Initial: \$25 Subsequent: \$25	\$200	
Initial: \$32 Subsequent: \$28	\$400		Initial: \$29 Subsequent: \$25	\$200	
Initial: \$35 Subsequent: \$30	Included in natural therapies limit		Initial: \$32 Subsequent: \$27	Included in natural therapies limit	
Initial: \$85 Subsequent: \$80	nil	\$400	nil	nil	nil
Initial: \$35 Subsequent: \$30	nil		nil	nil	
Initial: \$55 Subsequent: \$45	Included in dietetics limit	Included in dietetics limit	nil	nil	nil
\$50	nil	\$500	nil	nil	nil
85%	\$200	\$1000	nil	nil	nil
\$30	nil		nil	nil	
90%	Limits apply to individual items		nil	nil	
90%	Limits apply to individual items		nil	nil	
90%	Limits apply to individual items		nil	nil	
\$40	2 per year	nil	nil	nil	nil
70%	nil	\$150	nil	nil	nil
70%	nil	\$300	nil	nil	nil

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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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

