

# ASTUTE SIMPLICITY HEALTH

*we've got you covered*

## Premiums Victoria

Effective April 1, 2019



UNDERWRITTEN BY:



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These products are underwritten by St. Luke's Medical and Hospital Benefits Association ACN 009 479 618 (St.LukesHealth), a registered private health insurer, [trading as Astute Simplicity Health] and members are introduced by Astute Financial Management Pty Ltd or related entities (collectively known as Astute) for which Astute receives a commission.

## Australian Government Rebate Income Tiers Table

	Base Tier	Tier 1	Tier 2	Tier 3
Single Income	\$0 - \$90,000	\$90,001 - \$105,000	\$105,001 - \$140,000	\$140,001 +
Couples/Families Income	\$0 - \$180,000	\$180,001 - \$210,000	\$210,001 - \$280,000	\$280,001+

### Packaged Premiums – effective April 1, 2019

#### Singles base rate

Base Tier Rebate (Full Rebate) – 25.059%		Excess	Fortnightly	Monthly
Packaged Astute Gold 250		\$250	\$110.25	\$239.00
Packaged Astute Gold 500		\$500	\$101.85	\$220.70
Packaged Simplicity Saver Bronze + 250		\$250	\$79.95	\$173.20
Packaged Simplicity Starter Bronze + 500		\$500	\$73.05	\$158.20
Tier 1 Rebate – 16.706%		Excess	Fortnightly	Monthly
Packaged Astute Gold 250		\$250	\$122.55	\$265.65
Packaged Astute Gold 500		\$500	\$113.20	\$245.30
Packaged Simplicity Saver Bronze + 250		\$250	\$88.85	\$192.50
Packaged Simplicity Starter Bronze + 500		\$500	\$81.20	\$175.85
Tier 2 Rebate – 8.352%		Excess	Fortnightly	Monthly
Packaged Astute Gold 250		\$250	\$134.85	\$292.30
Packaged Astute Gold 500		\$500	\$124.60	\$269.90
Packaged Simplicity Saver Bronze + 250		\$250	\$97.75	\$211.85
Packaged Simplicity Starter Bronze + 500		\$500	\$89.35	\$193.50
Tier 3 Rebate (No Rebate)		Excess	Fortnightly	Monthly
Packaged Astute Gold 250		\$250	\$147.15	\$318.95
Packaged Astute Gold 500		\$500	\$135.95	\$294.50
Packaged Simplicity Saver Bronze + 250		\$250	\$106.70	\$231.15
Packaged Simplicity Starter Bronze + 500		\$500	\$97.50	\$211.15

Rebate percentages shown apply to eligible people less than 65 years of age. For rebate percentages and premiums for people 65 years and over refer to Astute Simplicity Health.

This discount does not apply to any Lifetime Health Cover loading.

## Packaged Premiums – effective April 1, 2019

### Couples & Families base rate

Base Tier Rebate (Full Rebate) – 25.059%	Excess	Fortnightly	Monthly
Packaged Astute Gold 250	\$500	\$220.60	\$478.00
Packaged Astute Gold 500	\$1000	\$203.75	\$441.40
Packaged Simplicity Saver Bronze + 250	\$500	\$159.90	\$346.45
Packaged Simplicity Starter Bronze + 500	\$1000	\$146.10	\$316.45
Tier 1 Rebate – 16.706%	Excess	Fortnightly	Monthly
Packaged Astute Gold 250	\$500	\$245.15	\$531.25
Packaged Astute Gold 500	\$1000	\$226.45	\$490.60
Packaged Simplicity Saver Bronze + 250	\$500	\$177.75	\$385.05
Packaged Simplicity Starter Bronze + 500	\$1000	\$162.35	\$351.75
Tier 2 Rebate – 8.352%	Excess	Fortnightly	Monthly
Packaged Astute Gold 250	\$500	\$269.75	\$584.55
Packaged Astute Gold 500	\$1000	\$249.15	\$539.80
Packaged Simplicity Saver Bronze + 250	\$500	\$195.55	\$423.65
Packaged Simplicity Starter Bronze + 500	\$1000	\$178.65	\$387.00
Tier 3 Rebate (No Rebate)	Excess	Fortnightly	Monthly
Packaged Astute Gold 250	\$500	\$294.35	\$637.85
Packaged Astute Gold 500	\$1000	\$271.90	\$589.00
Packaged Simplicity Saver Bronze + 250	\$500	\$213.40	\$462.30
Packaged Simplicity Starter Bronze + 500	\$1000	\$194.95	\$422.30

### Families Dependant Extension base rate

Base Tier Rebate (Full Rebate) – 25.059%	Excess	Fortnightly	Monthly
Packaged Astute Gold 250 Extended	\$500	\$275.70	\$597.50
Packaged Astute Gold 500 Extended	\$1000	\$254.70	\$551.75
Tier 1 Rebate – 16.706%	Excess	Fortnightly	Monthly
Packaged Astute Gold 250 Extended	\$500	\$306.40	\$664.10
Packaged Astute Gold 500 Extended	\$1000	\$283.10	\$613.25
Tier 2 Rebate – 8.352%	Excess	Fortnightly	Monthly
Packaged Astute Gold 250 Extended	\$500	\$337.15	\$730.70
Packaged Astute Gold 500 Extended	\$1000	\$311.50	\$674.75
Tier 3 Rebate (No Rebate)	Excess	Fortnightly	Monthly
Packaged Astute Gold 250 Extended	\$500	\$367.90	\$797.30
Packaged Astute Gold 500 Extended	\$1000	\$339.90	\$736.25

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## Australian Government Rebate Income Tiers Table

	Base Tier	Tier 1	Tier 2	Tier 3
Single Income	\$0 - \$90,000	\$90,001 - \$105,000	\$105,001 - \$140,000	\$140,001 +
Couples/Families Income	\$0 - \$180,000	\$180,001 - \$210,000	\$210,001 - \$280,000	\$280,001+

### Hospital Premiums – effective April 1, 2019

#### Singles base rate

Base Tier Rebate (Full Rebate) – 25.059%	Excess	Fortnightly	Monthly
<b>Astute Top Hospital Gold 250</b>	\$250	\$82.00	\$177.65
<b>Astute Top Hospital Gold 500</b>	\$500	\$73.55	\$159.35
<b>Simplicity Saver Bronze + 250</b>	\$250	\$51.60	\$111.80
<b>Simplicity Starter Bronze + 500</b>	\$500	\$44.75	\$96.80
Tier 1 Rebate – 16.706%	Excess	Fortnightly	Monthly
<b>Astute Top Hospital Gold 250</b>	\$250	\$91.15	\$197.45
<b>Astute Top Hospital Gold 500</b>	\$500	\$81.75	\$177.10
<b>Simplicity Saver Bronze + 250</b>	\$250	\$57.35	\$124.25
<b>Simplicity Starter Bronze + 500</b>	\$500	\$49.70	\$107.60
Tier 2 Rebate – 8.352%	Excess	Fortnightly	Monthly
<b>Astute Top Hospital Gold 250</b>	\$250	\$100.30	\$217.25
<b>Astute Top Hospital Gold 500</b>	\$500	\$89.95	\$194.85
<b>Simplicity Saver Bronze + 250</b>	\$250	\$63.15	\$136.70
<b>Simplicity Starter Bronze + 500</b>	\$500	\$54.70	\$118.40
Tier 3 Rebate (No Rebate)	Excess	Fortnightly	Monthly
<b>Astute Top Hospital Gold 250</b>	\$250	\$109.45	\$237.05
<b>Astute Top Hospital Gold 500</b>	\$500	\$98.15	\$212.65
<b>Simplicity Saver Bronze + 250</b>	\$250	\$68.90	\$149.20
<b>Simplicity Starter Bronze + 500</b>	\$500	\$59.70	\$129.20

Rebate percentages shown apply to eligible people less than 65 years of age. For rebate percentages and premiums for people 65 years and over refer to Astute Simplicity Health.

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## Hospital Premiums – effective April 1, 2019

### Couples & Families base rate

<b>Base Tier Rebate (Full Rebate) – 25.059%</b>	<b>Excess</b>	<b>Fortnightly</b>	<b>Monthly</b>
<b>Astute Top Hospital Gold 250</b>	\$500	\$164.05	\$355.25
<b>Astute Top Hospital Gold 500</b>	\$1000	\$147.10	\$318.65
<b>Simplicity Saver Bronze + 250</b>	\$500	\$103.20	\$223.60
<b>Simplicity Starter Bronze + 500</b>	\$1000	\$89.45	\$193.65
<b>Tier 1 Rebate – 16.706%</b>	<b>Excess</b>	<b>Fortnightly</b>	<b>Monthly</b>
<b>Astute Top Hospital Gold 250</b>	\$500	\$182.30	\$394.85
<b>Astute Top Hospital Gold 500</b>	\$1000	\$163.50	\$354.20
<b>Simplicity Saver Bronze + 250</b>	\$500	\$114.70	\$248.55
<b>Simplicity Starter Bronze + 500</b>	\$1000	\$99.40	\$215.20
<b>Tier 2 Rebate – 8.352%</b>	<b>Excess</b>	<b>Fortnightly</b>	<b>Monthly</b>
<b>Astute Top Hospital Gold 250</b>	\$500	\$200.60	\$434.45
<b>Astute Top Hospital Gold 500</b>	\$1000	\$179.90	\$389.70
<b>Simplicity Saver Bronze + 250</b>	\$500	\$126.25	\$273.45
<b>Simplicity Starter Bronze + 500</b>	\$1000	\$109.35	\$236.80
<b>Tier 3 Rebate (No Rebate)</b>	<b>Excess</b>	<b>Fortnightly</b>	<b>Monthly</b>
<b>Astute Top Hospital Gold 250</b>	\$500	\$218.90	\$474.05
<b>Astute Top Hospital Gold 500</b>	\$1000	\$196.30	\$425.25
<b>Simplicity Saver Bronze + 250</b>	\$500	\$137.75	\$298.40
<b>Simplicity Starter Bronze + 500</b>	\$1000	\$119.35	\$258.40

### Families Dependant Extension base rate

<b>Base Tier Rebate (Full Rebate) – 25.059%</b>	<b>Excess</b>	<b>Fortnightly</b>	<b>Monthly</b>
<b>Astute Top Hospital Gold 250 Extended</b>	\$500	\$205.00	\$444.10
<b>Astute Top Hospital Gold 500 Extended</b>	\$1000	\$183.85	\$398.35
<b>Tier 1 Rebate – 16.706%</b>	<b>Excess</b>	<b>Fortnightly</b>	<b>Monthly</b>
<b>Astute Top Hospital Gold 250 Extended</b>	\$500	\$227.85	\$493.60
<b>Astute Top Hospital Gold 500 Extended</b>	\$1000	\$204.35	\$442.75
<b>Tier 2 Rebate – 8.352%</b>	<b>Excess</b>	<b>Fortnightly</b>	<b>Monthly</b>
<b>Astute Top Hospital Gold 250 Extended</b>	\$500	\$250.75	\$543.10
<b>Astute Top Hospital Gold 500 Extended</b>	\$1000	\$224.85	\$487.15
<b>Tier 3 Rebate (No Rebate)</b>	<b>Excess</b>	<b>Fortnightly</b>	<b>Monthly</b>
<b>Astute Top Hospital Gold 250 Extended</b>	\$500	\$273.60	\$592.60
<b>Astute Top Hospital Gold 500 Extended</b>	\$1000	\$245.35	\$531.55

Rebate percentages shown apply to eligible people less than 65 years of age. For rebate percentages and premiums for people 65 years and over refer to Astute Simplicity Health.

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## Australian Government Rebate Income Tiers Table

	Base Tier	Tier 1	Tier 2	Tier 3
Single Income	\$0 - \$90,000	\$90,001 - \$105,000	\$105,001 - \$140,000	\$140,001 +
Couples/Families Income	\$0 - \$180,000	\$180,001 - \$210,000	\$210,001 - \$280,000	\$280,001+

### Extras Premiums – effective April 1, 2019

#### Singles base rate

Base Tier Rebate (Full Rebate) – 25.059%	Fortnightly	Monthly
Extras Protect	\$32.30	\$70.00
Tier 1 Rebate – 16.706%	Fortnightly	Monthly
Extras Protect	\$35.90	\$77.80
Tier 2 Rebate – 8.352%	Fortnightly	Monthly
Extras Protect	\$39.55	\$85.65
Tier 3 Rebate (No Rebate)	Fortnightly	Monthly
Extras Protect	\$43.15	\$93.45

### Extras Premiums

#### Couples & Families base rate

Base Tier Rebate (Full Rebate) – 25.059%	Fortnightly	Monthly
Extras Protect	\$64.65	\$140.05
Tier 1 Rebate – 16.706%	Fortnightly	Monthly
Extras Protect	\$71.85	\$155.65
Tier 2 Rebate – 8.352%	Fortnightly	Monthly
Extras Protect	\$79.10	\$171.25
Tier 3 Rebate (No Rebate)	Fortnightly	Monthly
Extras Protect	\$86.30	\$186.90

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