



**Latrobe Health Services**  
Silver Hospital 250 Excess

**\$497.99 / month**

(Before Rebate, Discount & Loading)

Available in VIC

You may be entitled to an Australian Government Rebate on the above premium. Your premium may also include a Lifetime Health Cover Loading, an Age-based Discount or an insurer discount. Check with your insurer for details.

**This policy covers:** Two adults & dependants, including non-student dependants (3 or more people, only 2 of whom are adults).

Children (0 - 17), non-classified\* dependant (18 - 20), students (21 - 31) and non-students (21 to 31), as well as persons with a disability who qualify as a child, non-classified\* dependant, student and non-student in these age ranges.

\*Non-classified dependant: A person who is between the ages of 18 & 20 who does not have a spouse or partner.

- This policy exempts you from the Medicare Levy Surcharge.
- This policy provides accident cover - check with insurer for details.
- This policy does not provide benefits for travel or accommodation outside of hospital.

**Policy ID: LHS/H34/VATW2Y**

**Source:** [Private Health Information Statement \(PHIS\)](#)

## Hospital Cover

✓ Covered

R Restricted Cover

✗ Not Covered

### This policy includes cover for

✓ Back, neck and spine	✓ Ear, nose and throat	✓ Male reproductive system
✓ Blood	✓ Eye (not cataracts)	✓ Miscarriage and termination of pregnancy
✓ Bone, joint and muscle	✓ Gastrointestinal endoscopy	✓ Pain management
✓ Brain and nervous system	✓ Gynaecology	R Palliative care
✓ Breast surgery (medically necessary)	✓ Heart and vascular system	✓ Plastic and reconstructive surgery (medically necessary)
✓ Chemotherapy, radiotherapy and immunotherapy for cancer	✓ Hernia and appendix	✓ Podiatric surgery (provided by a registered podiatric surgeon)
✓ Dental surgery	R Hospital psychiatric services	R Rehabilitation
✓ Diabetes management (excluding insulin pumps)	✓ Implantation of hearing devices	✓ Skin
✓ Digestive system	✓ Joint reconstructions	✓ Tonsils, adenoids and grommets
	✓ Kidney and bladder	
	✓ Lung and chest	

### This policy does not include cover for

✗ Assisted reproductive services	✗ Insulin pumps	✗ Pregnancy and birth
✗ Cataracts	✗ Joint replacements	✗ Sleep studies
✗ Dialysis for chronic kidney failure	✗ Pain management with device	✗ Weight loss surgery

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on privatehealth.gov.au for which hospitals have arrangements with your insurer – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

### **The following payments may also apply for hospital admissions**

**Excess:** You will have to pay an excess of \$250 per admission. This is limited to a maximum of \$250 per person and \$500 per policy per year.

Excess payments do not apply to hospital admissions for dependants.

**Co-payments:** No co-payments

### **The following waiting periods for hospital admissions apply to new or upgrading members**

#### **Waiting periods:**

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 2 months for all other treatments

#### **Gap Cover**

This provider offers 'known gap' or 'no gap' cover for medical bills for this product. The Medical Costs Finder (<https://www.health.gov.au/resources/apps-and-tools/medical-costs-finder>) lets you find out more about the cost of specialist medical services.

#### **Other features of this hospital cover**

Each adult only pays the excess once per calendar year. Families pay only two excesses per calendar year. Excesses do not apply to child dependants. Additional medical gap benefits are payable on this policy.

## **Ambulance cover**

In VIC this policy provides:

Emergency: Unlimited with a waiting period of 1 day.

Call-out fees: Will be paid for each attendance, including emergency treatment without transport to hospital.

**For further information about this policy see:** <https://www.latrobehealth.com.au/health-cover/emergency-ambulance-cover/>

## **Insurer Details**



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Call now 1300 362 144  
Sponsor link

**Latrobe Health Services**

⊕ <http://www.latrobehealth.com.au>  
✉ [info@lhs.com.au](mailto:info@lhs.com.au)  
📞 1300 362 144

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