

**Latrobe Health Services**
Premier Family Care Extras**\$235.98 / 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 an insurer discount. Check with your insurer for details.

This policy covers: One adult & dependants, including non-student dependants (2 or more people, only one of whom is an adult).

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 health insurer does not operate a preferred provider scheme.

Policy ID: LHS/I11/VCEX1Y**Source:** Private Health Information Statement (PHIS)

Extras Cover

This policy **includes** General treatment (Extras) cover for

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	\$1,000 per person	- Initial visit: \$40 - Subsequent visit: \$32
✓ Audiology	2	\$1,000 per person	- Initial visit: \$65 - Subsequent visit: \$65
✓ Blood glucose monitors	12	\$250 per person every 3 years. \$500 total all appliances per membership every 3 years	Per monitor: 90% of charge
✓ Chiropractic	2	\$350 per person	- Initial visit: \$46 - Subsequent visit: \$29
✓ Dietetics/dietary advice	2	\$1,000 per person	- Initial visit: \$45 - Subsequent visit: \$40
✓ Endodontic	3	No annual limit combined limit for endodontic & general dental sub-limits apply	Filling of one root canal: \$110.7
✓ Eye therapy (orthoptics)	2	\$1,000 per person	- Initial visit: \$50 - Subsequent visit: \$40
✓ General dental	3	No annual limit combined limit for endodontic & general dental	- Fluoride treatment: \$25 - Scale & clean: \$56 - Surgical tooth extraction: \$102.1 - Periodic oral examination: \$29.12

✓ Health management / Healthy lifestyle	2	\$75 per person	Health management: \$75
✓ Hearing aids	12	\$1,000 per person	Hearing aid: \$1000
✓ Home nursing	2	\$1,000 per person	- Initial visit: \$45 - Subsequent visit: \$18
✓ Major dental	12	\$300 per person	Full crown veneered: \$585.6
✓ Non PBS pharmaceuticals	2	\$400 per person	Per eligible prescription: \$100
✓ Occupational therapy	2	\$1,000 per person	- Initial visit: \$50 - Subsequent visit: \$50
✓ Optical	12	\$250 per person	- Multi-focal lenses & frames: \$250 - Single vision lenses & frames: \$250
✓ Orthodontic	12	\$300 per person \$3,000 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer: \$900
✓ Orthotics (podiatric orthoses)	2	\$600 per person combined limit for orthotics (podiatric orthoses) & podiatry	Orthotics supply & fit: \$100
✓ Osteopathy	2	\$1,000 per person	- Initial visit: \$45 - Subsequent visit: \$30
✓ Physiotherapy	2	\$1,000 per person	- Initial visit: \$42 - Subsequent visit: \$37
✓ Podiatry	2	\$600 per person combined limit for orthotics (podiatric orthoses) & podiatry	- Initial visit: \$30 - Subsequent visit: \$30
✓ Psychology	2	\$450 per person	- Initial visit: \$80 - Subsequent visit: \$80
✓ Remedial massage	2	\$350 per person	- Initial visit: \$36 - Subsequent visit: \$32
✓ Speech therapy	2	\$1,000 per person	- Initial visit: \$60 - Subsequent visit: \$60

A benefit is paid for state ambulance subscriptions when paid voluntarily but not as a state tax or levy. The benefit is 100% of the cost. Benefits are also payable for CPAP machines, air compressors, nebulisers, TENS machines, lymphoedema garments, and non-surgically implanted prostheses. Major dental and orthodontic benefits increase with years of membership. The orthotic benefit shown is a guide only and benefits will differ according to the orthotic prescribed.

This policy **does not include** General treatment (Extras) cover for

- ✗ Ante-natal/Post-natal classes
- ✗ Exercise physiology
- ✗ Chinese medicine
- ✗ Vaccinations

Ambulance cover

Pensioner Concession Card and Healthcare Card holders are entitled to free clinically necessary ambulance transport. If you are not eligible for a concession and want to be covered, you can purchase insurance from a private health insurer or take out a subscription with the state ambulance service (<https://www.ambulance.vic.gov.au/membership>).

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

Insurer Details



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\$235.98 / month

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Call now  **1300 362 144**
Sponsor link

Latrobe Health Services

 <http://www.latrobehealth.com.au>

 info@lhs.com.au

 **1300 362 144**

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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/LHS/I11/VCEX1Y>