

**Latrobe Health Services**
Primary Extras**\$53.30 / month**
(Before Rebate, Discount & Loading)
Available in NSW & ACT

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 (2 or more people, only one of whom is an adult).

Children (0 - 17), non-classified* dependant (18 - 20) and students (21 - 31), as well as persons with a disability who qualify as a child, non-classified* dependant and 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/I14/NCFO1D

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
✓ Endodontic	3	\$1,000 per person up to \$2,000 per policy combined limit for endodontic, general dental & major dental	Filling of one root canal: \$88.2
✓ Eye therapy (orthoptics)	2	\$200 per person combined limit for eye therapy (orthoptics), occupational therapy & speech therapy	- Initial visit: \$24 - Subsequent visit: \$18
✓ General dental	3	\$1,000 per person up to \$2,000 per policy combined limit for endodontic, general dental & major dental sub-limits apply	- Fluoride treatment: \$18.5 - Scale & clean: \$46.4 - Surgical tooth extraction: \$81 - Periodic oral examination: \$24.2
✓ Major dental	12	\$1,000 per person up to \$2,000 per policy combined limit for endodontic, general dental & major dental	Full crown veneered: \$432
✓ Non PBS pharmaceuticals	2	\$250 per person	Per eligible prescription: \$25
✓ Occupational therapy	2	\$200 per person combined limit for eye therapy (orthoptics), occupational therapy & speech therapy	- Initial visit: \$24 - Subsequent visit: \$18
✓ Optical	12	\$135 per person	- Multi-focal lenses & frames: \$135 - Single vision lenses & frames: \$135
✓ Physiotherapy	2	\$200 per person	- Initial visit: \$27 - Subsequent visit: \$22

- ✓ **Speech therapy** 2 **\$200 per person**
- combined limit for eye therapy (orthoptics), occupational therapy & speech therapy
- Initial visit: \$24
 - Subsequent visit: \$18

A benefit is paid for state ambulance subscriptions when paid voluntarily but not as a state tax or levy. Benefit is \$22 for single memberships and \$44 for family memberships. Pharmacy benefit is 15% of the cost of private scripts up to \$25.00.

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

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|---------------------------------|---|----------------------------------|
| ✗ Acupuncture | ✗ Dietetics/dietary advice | ✗ Orthotics (podiatric orthoses) |
| ✗ Ante-natal/Post-natal classes | ✗ Exercise physiology | ✗ Osteopathy |
| ✗ Audiology | ✗ Health management / Healthy lifestyle | ✗ Podiatry |
| ✗ Blood glucose monitors | ✗ Hearing aids | ✗ Psychology |
| ✗ Chinese medicine | ✗ Home nursing | ✗ Remedial massage |
| ✗ Chiropractic | ✗ Orthodontic | ✗ Vaccinations |

Ambulance cover

Health Care Concession Card, Pensioner Concession Card, and Commonwealth Seniors Health Card holders are entitled to free ambulance transport services. If you are not eligible for a concession and want to be covered, you can purchase insurance from a private health fund.

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

Insurer Details

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(Before Rebate, Discount & Loading)
Available in NSW & ACTCall 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/I14/NCFO1D>