

**Latrobe Health Services**  
Primary Extras**\$71.06 / 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:** Two adults (and no-one else).

This health insurer does not operate a preferred provider scheme.

Policy ID: LHS/I14/VCGK20

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	<b>\$1,000 per person up to \$2,000 per policy</b> combined limit for endodontic, general dental & major dental	<ul style="list-style-type: none"><li>Filling of one root canal: \$88.2</li></ul>
✓ Eye therapy (orthoptics)	2	<b>\$200 per person</b> combined limit for eye therapy (orthoptics), occupational therapy & speech therapy	<ul style="list-style-type: none"><li>Initial visit: \$24</li><li>Subsequent visit: \$18</li></ul>
✓ General dental	3	<b>\$1,000 per person up to \$2,000 per policy</b> combined limit for endodontic, general dental & major dental sub-limits apply	<ul style="list-style-type: none"><li>Fluoride treatment: \$18.5</li><li>Scale &amp; clean: \$46.4</li><li>Surgical tooth extraction: \$81</li><li>Periodic oral examination: \$24.2</li></ul>
✓ Major dental	12	<b>\$1,000 per person up to \$2,000 per policy</b> combined limit for endodontic, general dental & major dental	<ul style="list-style-type: none"><li>Full crown veneered: \$432</li></ul>
✓ Non PBS pharmaceuticals	2	<b>\$250 per person</b>	<ul style="list-style-type: none"><li>Per eligible prescription: \$25</li></ul>
✓ Occupational therapy	2	<b>\$200 per person</b> combined limit for eye therapy (orthoptics), occupational therapy & speech therapy	<ul style="list-style-type: none"><li>Initial visit: \$24</li><li>Subsequent visit: \$18</li></ul>
✓ Optical	12	<b>\$135 per person</b>	<ul style="list-style-type: none"><li>Multi-focal lenses &amp; frames: \$135</li><li>Single vision lenses &amp; frames: \$135</li></ul>
✓ Physiotherapy	2	<b>\$200 per person</b>	<ul style="list-style-type: none"><li>Initial visit: \$27</li><li>Subsequent visit: \$22</li></ul>
✓ Speech therapy	2	<b>\$200 per person</b> combined limit for eye therapy (orthoptics), occupational therapy & speech therapy	<ul style="list-style-type: none"><li>Initial visit: \$24</li><li>Subsequent visit: \$18</li></ul>

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**

- |                                 |   |                                  |
|---------------------------------|---|----------------------------------|
| ✗ 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

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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Primary Extras

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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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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/LHS/I14/VCGK20>