

**Latrobe Health Services**
Top Extras**\$149.26 / 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 & dependants (3 or more people, only 2 of whom are adults).

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/I15/VCJS2D

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	\$450 per person up to \$900 per policy combined limit for acupuncture, chiropractic, osteopathy, remedial massage & other services	- Initial visit: \$26 - Subsequent visit: \$26
✓ Audiology	2	\$300 per person up to \$600 per policy	- Initial visit: \$30 - Subsequent visit: \$30
✓ Blood glucose monitors	12	\$250 per person up to \$500 per policy sub-limits apply	Per monitor: 80% of charge
✓ Chiropractic	2	\$450 per person up to \$900 per policy combined limit for acupuncture, chiropractic, osteopathy, remedial massage & other services	- Initial visit: \$26 - Subsequent visit: \$26
✓ Dietetics/dietary advice	2	\$300 per person up to \$600 per policy	- Initial visit: \$30 - Subsequent visit: \$30
✓ Endodontic	2	\$1,200 per person up to \$2,400 per policy combined limit for endodontic, general dental, major dental & other services sub-limits apply	Filling of one root canal: \$109.8
✓ Eye therapy (orthoptics)	2	\$350 per person up to \$700 per policy combined limit for eye therapy (orthoptics), occupational therapy & speech therapy	- Initial visit: \$30 - Subsequent visit: \$30

✓ General dental	2	\$1,200 per person up to \$2,400 per policy combined limit for endodontic, general dental, major dental & other services sub-limits apply	- Fluoride treatment: \$23.2 - Scale & clean: \$57.6 - Surgical tooth extraction: \$104.3 - Periodic oral examination: \$30.5
✓ Health management / Healthy lifestyle	2	\$70 per person	Health management: \$70
✓ Hearing aids	12	\$650 per person	Hearing aid: \$650
✓ Home nursing	2	\$250 per person up to \$500 per policy	- Initial visit: \$25 - Subsequent visit: \$25
✓ Major dental	12	\$1,200 per person up to \$2,400 per policy combined limit for endodontic, general dental, major dental & other services	Full crown veneered: \$556.8
✓ Non PBS pharmaceuticals	2	\$350 per person up to \$700 per policy combined limit for non pbs pharmaceuticals & vaccinations	Per eligible prescription: \$35
✓ Occupational therapy	2	\$350 per person up to \$700 per policy combined limit for eye therapy (orthoptics), occupational therapy & speech therapy	- Initial visit: \$30 - Subsequent visit: \$30
✓ Optical	6	\$200 per person	- Multi-focal lenses & frames: \$200 - Single vision lenses & frames: \$200
✓ Orthodontic	12	\$300 per person \$2,000 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer: \$900
✓ Orthotics (podiatric orthoses)	2	\$300 per person combined limit for orthotics (podiatric orthoses) & podiatry	Orthotics supply & fit: \$70
✓ Osteopathy	2	\$450 per person up to \$900 per policy combined limit for acupuncture, chiropractic, osteopathy, remedial massage & other services	- Initial visit: \$26 - Subsequent visit: \$26
✓ Physiotherapy	2	\$350 per person up to \$700 per policy	- Initial visit: \$30 - Subsequent visit: \$30
✓ Podiatry	2	\$300 per person combined limit for orthotics (podiatric orthoses) & podiatry	- Initial visit: \$25 - Subsequent visit: \$25
✓ Psychology	2	\$300 per person up to \$600 per policy	- Initial visit: \$50 - Subsequent visit: \$50
✓ Remedial massage	2	\$450 per person up to \$900 per policy combined limit for acupuncture, chiropractic, osteopathy, remedial massage & other services	- Initial visit: \$26 - Subsequent visit: \$26
✓ Speech therapy	2	\$350 per person up to \$700 per policy combined limit for eye therapy (orthoptics), occupational therapy & speech therapy	- Initial visit: \$30 - Subsequent visit: \$30
✓ Vaccinations	2	\$350 per person up to \$700 per policy combined limit for non pbs pharmaceuticals & vaccinations	Per service: 70% of charge

A benefit is paid for state ambulance subscriptions when paid voluntarily but not as a state tax or levy. Benefit is 100% of the cost. Benefits are also payable for myotherapy, blood pressure monitors, CPAP machines, air compressors, TENS machines, lymphoedema garments, non-surgically implanted prostheses, nebulisers and health screenings. The orthotic benefit shown is a guide only and benefits will differ according to the orthotic prescribed. Vaccines are limited to travel and allergy vaccines and must be Latrobe approved.

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

✗ Ante-natal/Post-natal classes

✗ Chinese medicine

✗ Exercise physiology

Other features of this general treatment cover: Orthodontic and major dental benefits increase with years of membership.

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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Top Extras

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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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