

**Latrobe Health Services**
Core Essential Extras**\$70.17 / 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 policy must be purchased with a hospital policy.

This health insurer does not operate a preferred provider scheme.

Policy ID: LHS/I16/VBLR2D**Source:** Private Health Information Statement (PHIS)

Extras Cover

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

Note, for treatments marked with *: Periodic Oral Examination - 1 free up to \$60, Scale and clean - 1 free up to \$120, Fluoride Treatment - 2 free up to \$36.

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	\$350 per person up to \$700 per policy combined limit for acupuncture, chiropractic, dietetics/dietary advice, exercise physiology, osteopathy, physiotherapy, remedial massage & other services	- Initial visit: \$30 - Subsequent visit: \$30
✓ Chiropractic	2	\$350 per person up to \$700 per policy combined limit for acupuncture, chiropractic, dietetics/dietary advice, exercise physiology, osteopathy, physiotherapy, remedial massage & other services	- Initial visit: \$30 - Subsequent visit: \$30
✓ Dietetics/dietary advice	2	\$350 per person up to \$700 per policy combined limit for acupuncture, chiropractic, dietetics/dietary advice, exercise physiology, osteopathy, physiotherapy, remedial massage & other services	- Initial visit: \$30 - Subsequent visit: \$30
✓ Endodontic	2	\$375 per person combined limit for endodontic & general dental	Filling of one root canal: 50% of charge
✓ Exercise physiology	2	\$350 per person up to \$700 per policy combined limit for acupuncture, chiropractic, dietetics/dietary advice, exercise physiology, osteopathy, physiotherapy, remedial massage & other services	- Initial visit: \$30 - Subsequent visit: \$30

✓ General dental	2	\$375 per person combined limit for endodontic & general dental	- Fluoride treatment: \$36 - Scale & clean: 50% of charge - Surgical tooth extraction: 50% of charge - Periodic oral examination: 50% of charge
✓ Optical	6	\$175 per person	- Multi-focal lenses & frames: \$175 - Single vision lenses & frames: \$175
✓ Osteopathy	2	\$350 per person up to \$700 per policy combined limit for acupuncture, chiropractic, dietetics/dietary advice, exercise physiology, osteopathy, physiotherapy, remedial massage & other services	- Initial visit: \$30 - Subsequent visit: \$30
✓ Physiotherapy	2	\$350 per person up to \$700 per policy combined limit for acupuncture, chiropractic, dietetics/dietary advice, exercise physiology, osteopathy, physiotherapy, remedial massage & other services	- Initial visit: \$30 - Subsequent visit: \$30
✓ Psychology	2	\$200 per person	- Initial visit: \$30 - Subsequent visit: \$30
✓ Remedial massage	2	\$350 per person up to \$700 per policy combined limit for acupuncture, chiropractic, dietetics/dietary advice, exercise physiology, osteopathy, physiotherapy, remedial massage & other services	- Initial visit: \$30 - Subsequent visit: \$30

Periodic Oral Examination - \$60 for 1 service, 50% for additional services. Scale and clean - \$120 for 1 service, 50% for additional services. Fluoride Treatment - \$36 for 2 services, limit 2 services per person per year. A benefit is also payable for myotherapy, health appliances & aids such as crutches, knee braces, splints, cam boot and a 50% rebate on full ambulance subscriptions when paid voluntarily but not as a state tax or levy. When this extras cover is coupled with a hospital cover a benefit bonus will also accumulate.

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

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|---------------------------------|---|----------------------------------|
| ✗ Ante-natal/Post-natal classes | ✗ Health management / Healthy lifestyle | ✗ Occupational therapy |
| ✗ Audiology | ✗ Hearing aids | ✗ Orthodontic |
| ✗ Blood glucose monitors | ✗ Home nursing | ✗ Orthotics (podiatric orthoses) |
| ✗ Chinese medicine | ✗ Major dental | ✗ Podiatry |
| ✗ Eye therapy (orthoptics) | ✗ Non PBS pharmaceuticals | ✗ Speech therapy |
| | | ✗ Vaccinations |

Other features of this general treatment cover: When combined with hospital, also includes a Benefit Bonus of \$50 each year per person capped at \$100 per membership, accruing up to \$250 per person capped at \$500 per membership. For Couple and Family memberships, each person may only claim up to 50% of the accrued benefit bonus in any one year. Benefit Bonus limits refresh each year on join anniversary. If unused, benefit bonus rolls over up to a maximum of 5 years' benefit (\$250 per person capped at \$500 per membership)

For further information about this policy see: <https://www.latrobehealth.com.au/health-cover/cover-extras/core-singles-and-couples/>

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

 **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/I16/VBLR2D>