



**Latrobe Health Services**  
Core Families Extras

**\$70.12 / 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 (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/I17/VBMU1D**

**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 <b>\$150 per person up to \$450 per policy</b> combined limit for acupuncture, dietetics/dietary advice, remedial massage & other services	<ul style="list-style-type: none"> <li>Initial visit: \$30</li> <li>Subsequent visit: \$30</li> </ul>
✓ Ante-natal/Post-natal classes	2 <b>\$200 per person up to \$600 per policy</b> combined limit for ante-natal/post-natal classes, chiropractic, exercise physiology, osteopathy, physiotherapy, speech therapy & other services	<ul style="list-style-type: none"> <li>Initial visit: \$30</li> <li>Subsequent visit: \$30</li> </ul>
✓ Chiropractic	2 <b>\$200 per person up to \$600 per policy</b> combined limit for ante-natal/post-natal classes, chiropractic, exercise physiology, osteopathy, physiotherapy, speech therapy & other services	<ul style="list-style-type: none"> <li>Initial visit: \$30</li> <li>Subsequent visit: \$30</li> </ul>
✓ Dietetics/dietary advice	2 <b>\$150 per person up to \$450 per policy</b> combined limit for acupuncture, dietetics/dietary advice, remedial massage & other services	<ul style="list-style-type: none"> <li>Initial visit: \$30</li> <li>Subsequent visit: \$30</li> </ul>
✓ Endodontic	2 <b>\$375 per person</b> combined limit for endodontic & general dental	<ul style="list-style-type: none"> <li>Filling of one root canal: \$131.8</li> </ul>
✓ Exercise physiology	2 <b>\$200 per person up to \$600 per policy</b> combined limit for ante-natal/post-natal classes, chiropractic, exercise physiology, osteopathy, physiotherapy, speech therapy & other services	<ul style="list-style-type: none"> <li>Initial visit: \$30</li> <li>Subsequent visit: \$30</li> </ul>
✓ General dental	2 <b>\$375 per person</b> combined limit for endodontic & general dental	<ul style="list-style-type: none"> <li>Fluoride treatment: \$20</li> <li>Scale &amp; clean: \$60</li> <li>Periodic oral examination: \$32</li> </ul>

<b>✓ Health management / Healthy lifestyle</b>	12	<b>\$225 per membership across all appliances every 2 years</b>	<ul style="list-style-type: none"><li>Health management: 65% of charge</li></ul>
<b>✓ Optical</b>	6	<b>\$200 per person</b>	<ul style="list-style-type: none"><li>Single vision lenses &amp; frames: \$200</li></ul>
<b>✓ Osteopathy</b>	2	<b>\$200 per person up to \$600 per policy</b> combined limit for ante-natal/post-natal classes, chiropractic, exercise physiology, osteopathy, physiotherapy, speech therapy & other services	<ul style="list-style-type: none"><li>Initial visit: \$40</li><li>Subsequent visit: \$40</li></ul>
<b>✓ Physiotherapy</b>	2	<b>\$200 per person up to \$600 per policy</b> combined limit for ante-natal/post-natal classes, chiropractic, exercise physiology, osteopathy, physiotherapy, speech therapy & other services	<ul style="list-style-type: none"><li>Initial visit: \$40</li><li>Subsequent visit: \$40</li></ul>
<b>✓ Psychology</b>	2	<b>\$225 per person up to \$675 per policy</b>	<ul style="list-style-type: none"><li>Initial visit: \$30</li><li>Subsequent visit: \$30</li></ul>
<b>✓ Remedial massage</b>	2	<b>\$150 per person up to \$450 per policy</b> combined limit for acupuncture, dietetics/dietary advice, remedial massage & other services	<ul style="list-style-type: none"><li>Initial visit: \$35</li><li>Subsequent visit: \$35</li></ul>
<b>✓ Speech therapy</b>	2	<b>\$200 per person up to \$600 per policy</b> combined limit for ante-natal/post-natal classes, chiropractic, exercise physiology, osteopathy, physiotherapy, speech therapy & other services	<ul style="list-style-type: none"><li>Initial visit: \$30</li><li>Subsequent visit: \$30</li></ul>

Periodic Oral Examination - 1 free up to \$60 and \$32 for additional services. Scale and clean - 1 free up to \$120 and \$60 for additional services. Fluoride Treatment - 2 free up to \$36 and \$20 for additional services. A benefit is also payable for myotherapy, health appliances & aids such as crutches, knee braces, splints, cam boot, nebuliser, asthma and peak flow meters 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**

<b>✗</b> Audiology	<b>✗</b> Home nursing	<b>✗</b> Orthotics (podiatric orthoses)
<b>✗</b> Blood glucose monitors	<b>✗</b> Major dental	<b>✗</b> Podiatry
<b>✗</b> Chinese medicine	<b>✗</b> Non PBS pharmaceuticals	<b>✗</b> Vaccinations
<b>✗</b> Eye therapy (orthoptics)	<b>✗</b> Occupational therapy	
<b>✗</b> Hearing aids	<b>✗</b> Orthodontic	

## 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](mailto:info@lhs.com.au)  
📞 1300 362 144

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