

**Latrobe Health Services**  
**Premier Singles and Couples Extras****\$90.64 / 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:** Only one person.

This health insurer does not operate a preferred provider scheme.

**Policy ID:** LHS/I18/VCFK10

**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>\$400 per policy</b> combined limit for acupuncture, chinese medicine, dietetics/dietary advice, remedial massage & other services	<ul style="list-style-type: none"><li>Initial visit: \$45</li><li>Subsequent visit: \$45</li></ul>
✓ Audiology	2	<b>\$400 per policy</b>	<ul style="list-style-type: none"><li>Initial visit: \$40</li><li>Subsequent visit: \$40</li></ul>
✓ Blood glucose monitors	12	<b>\$500 total all appliances every 2 years per membership</b> combined limit for blood glucose monitors & hearing aids	<ul style="list-style-type: none"><li>Per monitor: 65% of charge</li></ul>
✓ Chinese medicine	2	<b>\$400 per policy</b> combined limit for acupuncture, chinese medicine, dietetics/dietary advice, remedial massage & other services	<ul style="list-style-type: none"><li>Initial visit: \$45</li><li>Subsequent visit: \$45</li></ul>
✓ Chiropractic	2	<b>\$550 per policy</b> combined limit for chiropractic, exercise physiology, osteopathy, physiotherapy & other services	<ul style="list-style-type: none"><li>Initial visit: \$45</li><li>Subsequent visit: \$45</li></ul>
✓ Dietetics/dietary advice	2	<b>\$400 per policy</b> combined limit for acupuncture, chinese medicine, dietetics/dietary advice, remedial massage & other services	<ul style="list-style-type: none"><li>Initial visit: \$45</li><li>Subsequent visit: \$45</li></ul>
✓ Endodontic	2	<b>\$1,000 per policy</b> combined limit for endodontic & general dental	<ul style="list-style-type: none"><li>Filling of one root canal: \$145</li></ul>
✓ Exercise physiology	2	<b>\$550 per policy</b> combined limit for chiropractic, exercise physiology, osteopathy, physiotherapy & other services	<ul style="list-style-type: none"><li>Initial visit: \$45</li><li>Subsequent visit: \$45</li></ul>

✓ General dental	2	<b>\$1,000 per policy</b> combined limit for endodontic & general dental	<ul style="list-style-type: none"> <li>Fluoride treatment: \$27</li> <li>Scale &amp; clean: \$75</li> <li>Surgical tooth extraction: \$140</li> <li>Periodic oral examination: \$42</li> </ul>
✓ Health management / Healthy lifestyle	2	<b>\$225 per policy</b>	<ul style="list-style-type: none"> <li>Health management: \$40</li> </ul>
✓ Hearing aids	12	<b>\$500 total all appliances every 2 years per membership</b> combined limit for blood glucose monitors & hearing aids	<ul style="list-style-type: none"> <li>Hearing aid: 65% of charge</li> </ul>
✓ Major dental	12	<b>\$875 per policy</b>	<ul style="list-style-type: none"> <li>Full crown veneered: \$680</li> </ul>
✓ Non PBS pharmaceuticals	2	<b>\$340 per policy</b> combined limit for non pbs pharmaceuticals & vaccinations	<ul style="list-style-type: none"> <li>Per eligible prescription: \$50</li> </ul>
✓ Optical	6	<b>\$250 per policy</b>	<ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: \$250</li> <li>Single vision lenses &amp; frames: \$250</li> </ul>
✓ Orthodontic	12	<b>\$750 per policy</b> \$2,400 lifetime limit	<ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: \$750</li> </ul>
✓ Orthotics (podiatric orthoses)	2	<b>\$400 per policy</b> combined limit for orthotics (podiatric orthoses) & podiatry	<ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: 65% of charge</li> </ul>
✓ Osteopathy	2	<b>\$550 per policy</b> combined limit for chiropractic, exercise physiology, osteopathy, physiotherapy & other services	<ul style="list-style-type: none"> <li>Initial visit: \$45</li> <li>Subsequent visit: \$45</li> </ul>
✓ Physiotherapy	2	<b>\$550 per policy</b> combined limit for chiropractic, exercise physiology, osteopathy, physiotherapy & other services	<ul style="list-style-type: none"> <li>Initial visit: \$50</li> <li>Subsequent visit: \$50</li> </ul>
✓ Podiatry	2	<b>\$400 per policy</b> combined limit for orthotics (podiatric orthoses) & podiatry	<ul style="list-style-type: none"> <li>Initial visit: \$45</li> <li>Subsequent visit: \$45</li> </ul>
✓ Psychology	2	<b>\$450 per policy</b>	<ul style="list-style-type: none"> <li>Initial visit: \$90</li> <li>Subsequent visit: \$90</li> </ul>
✓ Remedial massage	2	<b>\$400 per policy</b> combined limit for acupuncture, chinese medicine, dietetics/dietary advice, remedial massage & other services	<ul style="list-style-type: none"> <li>Initial visit: \$45</li> <li>Subsequent visit: \$45</li> </ul>
✓ Vaccinations	2	<b>\$340 per policy</b> combined limit for non pbs pharmaceuticals & vaccinations	<ul style="list-style-type: none"> <li>Per service: \$50</li> </ul>

Periodic Oral Examination - 2 free up to \$60 and \$42 for additional services. Scale and clean - 2 free up to \$120 and \$75 for additional services. Fluoride Treatment - 2 free up to \$36 and \$27 for additional services. A benefit is also payable for myotherapy, health appliances & aids such as CPAP or TENS machine, crutches, knee braces, splints, cam boot, nebuliser, asthma and peak flow meters, wheelchair hire, QUIT course, nicotine replacement, travel for medical outpatient visits and a 100% rebate on full ambulance subscriptions when paid voluntarily but not as a state tax or levy. Vaccinations must be Latrobe approved, HPV and travel vaccines are included. 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**

- ✗ Ante-natal/Post-natal classes
- ✗ Home nursing
- ✗ Speech therapy
- ✗ Eye therapy (orthoptics)
- ✗ Occupational therapy

## 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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