



Latrobe Health Services
Advantage Family Care Extras

\$113.06 / month

(Before Rebate, Discount & Loading)

Available in NSW & ACT

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, including non-student dependants (2 or more people, only one of whom is an adult).

Children (0 - 17), non-classified* dependant (18 - 20), students (21 - 31) and non-students (21 to 31), as well as persons with a disability who qualify as a child, non-classified* dependant, student and non-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/I2/NBDU1Y

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 \$300 per person	<ul style="list-style-type: none">Initial visit: \$25Subsequent visit: \$17
✓ Audiology	2 \$300 per person	<ul style="list-style-type: none">Initial visit: \$25Subsequent visit: \$17
✓ Blood glucose monitors	12 \$200 per person up to \$400 per policy	<ul style="list-style-type: none">Per monitor: 70% of charge
✓ Chiropractic	2 \$300 per person up to \$600 per policy combined limit for chiropractic, eye therapy (orthoptics), home nursing, non pbs pharmaceuticals, occupational therapy, osteopathy, physiotherapy, remedial massage, speech therapy & other services	<ul style="list-style-type: none">Initial visit: \$26Subsequent visit: \$19
✓ Dietetics/dietary advice	2 \$300 per person	<ul style="list-style-type: none">Initial visit: \$25Subsequent visit: \$17
✓ Endodontic	3 \$1,000 per person up to \$2,000 per policy combined limit for endodontic, general dental & major dental sub-limits apply	<ul style="list-style-type: none">Filling of one root canal: \$93.1
✓ Eye therapy (orthoptics)	2 \$300 per person up to \$600 per policy combined limit for chiropractic, eye therapy (orthoptics), home nursing, non pbs pharmaceuticals, occupational therapy, osteopathy, physiotherapy, remedial massage, speech therapy & other services	<ul style="list-style-type: none">Initial visit: \$25Subsequent visit: \$17

✓ General dental	3	\$1,000 per person up to \$2,000 per policy combined limit for endodontic, general dental & major dental sub-limits apply	<ul style="list-style-type: none"> Fluoride treatment: \$19.5 Scale & clean: \$50 Surgical tooth extraction: \$88 Periodic oral examination: \$26
✓ Health management / Healthy lifestyle	2		<ul style="list-style-type: none"> Health management: \$55
✓ Hearing aids	12	\$500 per person	<ul style="list-style-type: none"> Hearing aid: \$500
✓ Home nursing	2	\$300 per person up to \$600 per policy combined limit for chiropractic, eye therapy (orthoptics), home nursing, non pbs pharmaceuticals, occupational therapy, osteopathy, physiotherapy, remedial massage, speech therapy & other services	<ul style="list-style-type: none"> Initial visit: \$25 Subsequent visit: \$17
✓ Major dental	12	\$1,000 per person up to \$2,000 per policy combined limit for endodontic, general dental & major dental	<ul style="list-style-type: none"> Full crown veneered: \$456
✓ Non PBS pharmaceuticals	2	\$300 per person up to \$600 per policy combined limit for chiropractic, eye therapy (orthoptics), home nursing, non pbs pharmaceuticals, occupational therapy, osteopathy, physiotherapy, remedial massage, speech therapy & other services	<ul style="list-style-type: none"> Per eligible prescription: \$25
✓ Occupational therapy	2	\$300 per person up to \$600 per policy combined limit for chiropractic, eye therapy (orthoptics), home nursing, non pbs pharmaceuticals, occupational therapy, osteopathy, physiotherapy, remedial massage, speech therapy & other services	<ul style="list-style-type: none"> Initial visit: \$25 Subsequent visit: \$17
✓ Optical	12	\$135 per person	<ul style="list-style-type: none"> Multi-focal lenses & frames: \$135 Single vision lenses & frames: \$135
✓ Orthodontic	12	\$300 per person \$1,800 lifetime limit	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Orthotics supply & fit: \$70
✓ Osteopathy	2	\$300 per person up to \$600 per policy combined limit for chiropractic, eye therapy (orthoptics), home nursing, non pbs pharmaceuticals, occupational therapy, osteopathy, physiotherapy, remedial massage, speech therapy & other services	<ul style="list-style-type: none"> Initial visit: \$25 Subsequent visit: \$17
✓ Physiotherapy	2	\$300 per person up to \$600 per policy combined limit for chiropractic, eye therapy (orthoptics), home nursing, non pbs pharmaceuticals, occupational therapy, osteopathy, physiotherapy, remedial massage, speech therapy & other services	<ul style="list-style-type: none"> Initial visit: \$27 Subsequent visit: \$22
✓ Podiatry	2	\$300 per person combined limit for orthotics (podiatric orthoses) & podiatry	<ul style="list-style-type: none"> Initial visit: \$25 Subsequent visit: \$25
✓ Psychology	2	\$300 per person	<ul style="list-style-type: none"> Initial visit: \$50 Subsequent visit: \$50

✓ Remedial massage	2	\$300 per person up to \$600 per policy	combined limit for chiropractic, eye therapy (orthoptics), home nursing, non pbs pharmaceuticals, occupational therapy, osteopathy, physiotherapy, remedial massage, speech therapy & other services	<ul style="list-style-type: none">Initial visit: \$25Subsequent visit: \$17
✓ Speech therapy	2	\$300 per person up to \$600 per policy	combined limit for chiropractic, eye therapy (orthoptics), home nursing, non pbs pharmaceuticals, occupational therapy, osteopathy, physiotherapy, remedial massage, speech therapy & other services	<ul style="list-style-type: none">Initial visit: \$25Subsequent visit: \$17

Benefits are also payable for pressure garments, non-surgically implanted prostheses, CPAP machines, air compressors, nebulisers and TENS machines. The orthotic benefit shown is a guide only and benefits will differ according to the orthotic prescribed. A benefit is paid for state ambulance subscriptions when paid voluntarily but not as a state tax or levy. Benefit is \$44 for family memberships.

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

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|--|------------------------------|
| ✗ Ante-natal/Post-natal classes | ✗ Exercise physiology |
| ✗ Chinese medicine | ✗ Vaccinations |

Ambulance cover

Health Care Concession Card, Pensioner Concession Card, and Commonwealth Seniors Health Card holders are entitled to free ambulance transport services. If you are not eligible for a concession and want to be covered, you can purchase insurance from a private health fund.

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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