

**Latrobe Health Services**
Advantage Family Care Extras**\$113.06 / 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, including non-student dependants (3 or more people, only 2 of whom are adults).

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/VBEF2Y**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	- Initial visit: \$25 - Subsequent visit: \$17
✓ Audiology	2	\$300 per person	- Initial visit: \$25 - Subsequent visit: \$17
✓ Blood glucose monitors	12	\$200 per person up to \$400 per policy	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	- Initial visit: \$26 - Subsequent visit: \$19
✓ Dietetics/dietary advice	2	\$300 per person	- Initial visit: \$25 - Subsequent 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	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	- Initial visit: \$25 - Subsequent 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	- Fluoride treatment: \$19.5 - Scale & clean: \$50 - Surgical tooth extraction: \$88 - Periodic oral examination: \$26
✓ Health management / Healthy lifestyle	2		Health management: \$55
✓ Hearing aids	12	\$500 per person	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	- 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	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	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	- Initial visit: \$25 - Subsequent visit: \$17
✓ Optical	12	\$135 per person	- Multi-focal lenses & frames: \$135 - Single vision lenses & frames: \$135
✓ Orthodontic	12	\$300 per person \$1,800 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	\$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	- 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	- Initial visit: \$27 - Subsequent visit: \$22
✓ Podiatry	2	\$300 per person combined limit for orthotics (podiatric orthoses) & podiatry	- Initial visit: \$25 - Subsequent visit: \$25
✓ Psychology	2	\$300 per person	- 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	- Initial visit: \$25 - Subsequent 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	- Initial visit: \$25 - Subsequent 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**

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

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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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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