Latrobe Health Services

Basic Extras

$44.34 / month
(Before Rebate, Discount & Loading)
Available in NT

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/I6/DBFN1Y

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
✓ **Chiropractic**	2	**$250 per person up to $500 per policy** combined limit for chiropractic, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry, remedial massage, vaccinations & other services	• Initial visit: $26 • Subsequent visit: $26
✓ **General dental**	2	**$500 per person up to $2,000 per policy**	• Fluoride treatment: $23.2 • Scale & clean: $57.6 • Periodic oral examination: $30.5
✓ **Major dental**	12	**Accident only cover, $250 per accident, maximum $500 per person, membership limit is $2000. Combined with General Dental.**	• Full crown veneered: $0
✓ **Non PBS pharmaceuticals**	2	**$250 per person up to $500 per policy** combined limit for chiropractic, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry, remedial massage, vaccinations & other services	• Per eligible prescription: $25
✓ **Optical**	6	**$150 per person**	• Multi-focal lenses & frames: $150 • Single vision lenses & frames: $150
✓ **Osteopathy**	2	**$250 per person up to $500 per policy** combined limit for chiropractic, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry, remedial massage, vaccinations & other services	• Initial visit: $25 • Subsequent visit: $25

✓ **Physiotherapy**	2	**$250 per person up to $500 per policy** combined limit for chiropractic, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry, remedial massage, vaccinations & other services	• Initial visit: $30 • Subsequent visit: $30
✓ **Podiatry**	2	**$250 per person up to $500 per policy** combined limit for chiropractic, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry, remedial massage, vaccinations & other services	• Initial visit: $25 • Subsequent visit: $25
✓ **Remedial massage**	2	**$250 per person up to $500 per policy** combined limit for chiropractic, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry, remedial massage, vaccinations & other services	• Initial visit: $25 • Subsequent visit: $25
✓ **Vaccinations**	2	**$250 per person up to $500 per policy** combined limit for chiropractic, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry, remedial massage, vaccinations & other services	• Per service: $25

A benefit is also payable for a 50% rebate on full ambulance subscriptions when paid voluntarily but not as a state tax or levy. Vaccinations are for travel vaccines and must be approved by Latrobe.

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

- ✗ Acupuncture
- ✗ Ante-natal/Post-natal classes
- ✗ Audiology
- ✗ Blood glucose monitors
- ✗ Chinese medicine
- ✗ Dietetics/dietary advice
- ✗ Endodontic
- ✗ Exercise physiology
- ✗ Eye therapy (orthoptics)
- ✗ Health management / Healthy lifestyle
- ✗ Hearing aids
- ✗ Home nursing
- ✗ Occupational therapy
- ✗ Orthodontic
- ✗ Orthotics (podiatric orthoses)
- ✗ Psychology
- ✗ Speech therapy

Ambulance cover

In NT 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

Latrobe Health Services

Basic Extras

$44.34 / month

(Before Rebate, Discount & Loading)

Available in NT

Latrobe Health Services

http://www.latrobehealth.com.au

info@lhs.com.au

1300 362 144

Private Health Information Statement is available from the Private Health Insurance Ombudsman website at https://privatehealth.gov.au/dynamic/Premium/PHIS/LHS/I6/DBFN1Y