

**Latrobe Health Services**  
**Couples Extras****\$45.74 / 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:** Two adults & dependants (3 or more people, only 2 of whom are adults).

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 policy must be purchased with a hospital policy.

This health insurer does not operate a preferred provider scheme.

Policy ID: LHS/I8/NBOV2D

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  | <b>\$250 per person up to \$500 per policy</b><br>combined limit for chiropractic, non pbs pharmaceuticals, osteopathy, physiotherapy & other services                     | <ul style="list-style-type: none"><li>Initial visit: \$26</li><li>Subsequent visit: \$19</li></ul>   |
| ✓ General dental                    | 3  | <b>\$500 per person up to \$1,000 per policy</b>   | <ul style="list-style-type: none"><li>Fluoride treatment: \$18.5</li><li>Scale &amp; clean: \$46.4</li><li>Surgical tooth extraction: \$81</li><li>Periodic oral examination: \$24.2</li></ul> |
| ✓ Non PBS pharmaceuticals           | 2  | <b>\$250 per person up to \$500 per policy</b><br>combined limit for chiropractic, non pbs pharmaceuticals, osteopathy, physiotherapy & other services<br>sub-limits apply | <ul style="list-style-type: none"><li>Per eligible prescription: \$25</li></ul>  |
| ✓ Optical                           | 12 | <b>\$130 per person</b>  | <ul style="list-style-type: none"><li>Multi-focal lenses &amp; frames: \$130</li><li>Single vision lenses &amp; frames: \$130</li></ul>  |
| ✓ Osteopathy                        | 2  | <b>\$250 per person up to \$500 per policy</b><br>combined limit for chiropractic, non pbs pharmaceuticals, osteopathy, physiotherapy & other services                     | <ul style="list-style-type: none"><li>Initial visit: \$25</li><li>Subsequent visit: \$17</li></ul>   |
| ✓ Physiotherapy                     | 2  | <b>\$250 per person up to \$500 per policy</b><br>combined limit for chiropractic, non pbs pharmaceuticals, osteopathy, physiotherapy & other services                     | <ul style="list-style-type: none"><li>Initial visit: \$27</li><li>Subsequent visit: \$22</li></ul>   |

A benefit is paid for state ambulance subscriptions when paid voluntarily but not as a state tax or levy. Benefit is \$22 for single memberships and \$44 for family memberships. General dental benefits are for selected items only.

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

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

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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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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/LHS/18/NBOV2D>