



**Latrobe Health Services**  
Couples Extras

**\$34.31 / 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:** One adult & dependants (2 or more people, only one of whom is an adult).

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/VBPU1D**

**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> 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> combined limit for chiropractic, non pbs pharmaceuticals, osteopathy, physiotherapy & other services 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> 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> 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

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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**\$34.31 / month**

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Available in VIC

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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