

Private Health Information Statement - General treatment policy

Premier Extras

Latrobe Health Services
http://www.latrobehealth.com.au
info@lhs.com.au
1300 362 144

Monthly Premium
\$194.28 #
(before any rebate or insurer discount)

Covers one adult & dependants (2 or more people, only one of whom is an adult)
Available in All States
Closed to new members

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 children and other dependants up to and including the age of 20, students up to and including the age of 31, as well as persons with a disability who qualify as a child or other dependant or student in these age ranges.

General Treatment Cover

This health insurer does not operate a preferred provider scheme.

This policy  includes General treatment (Extras) cover for

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental	2	No annual limit (combined limit for general dental & endodontic - Sub-limits apply)	Periodic oral examination - \$42.00 Scale & clean - \$75.00 Fluoride treatment - \$27.00 Surgical tooth extraction - \$140.00
Major dental	12	\$1,500 per person	Full crown veneered - \$680.00
Endodontic	2	Combined limit - see General dental	Filling of one root canal - \$145.00
Orthodontic	12	\$300 per person \$3,000 lifetime limit 1 appliance(s) every 3 years	Braces for upper & lower teeth, including removal plus fitting of retainer - \$900.00
Optical	6	\$250 per person	Single vision lenses & frames - \$250.00 Multi-focal lenses & frames - \$250.00
Non PBS pharmaceuticals	2	\$400 per person (combined limit for non pbs pharmaceuticals & vaccinations)	Per eligible prescription - \$100.00
Physiotherapy	2	\$1,000 per person	Initial visit - \$55.00 Subsequent visit - \$55.00
Chiropractic	2	\$350 per person	Initial visit - \$45.00 Subsequent visit - \$45.00
Podiatry	2	\$600 per person (combined limit for podiatry & orthotics (podiatric orthoses))	Initial visit - \$30.00 Subsequent visit - \$30.00
Psychology	2	\$450 per person	Initial visit - \$80.00 Subsequent visit - \$80.00
Acupuncture	2	\$1,000 per person	Initial visit - \$34.00 Subsequent visit - \$34.00
Remedial massage	2	\$350 per person	Initial visit - \$45.00 Subsequent visit - \$45.00
Hearing aids	12	\$1,000 per person 1 appliance(s) every 5 years	Hearing aid - \$1,000.00
Blood glucose monitors	12	\$250 total per person every 3 years. \$500 total all appliances every 3 years	Per monitor - 90% of charge

Audiology	2	\$1,000 per person	Initial visit - \$65.00 Subsequent visit - \$65.00
Dietetics/dietary advice	2	\$1,000 per person	Initial visit - \$45.00 Subsequent visit - \$45.00
Eye therapy (orthoptics)	2	\$1,000 per person	Initial visit - \$50.00 Subsequent visit - \$50.00
Health management / Healthy lifestyle	2	\$600 per person (combined limit for health management / healthy lifestyle & other services)	Health management - 70% of charge
Home nursing	2	\$1,000 per person	Initial visit - \$40.00 Subsequent visit - \$40.00
Occupational therapy	2	\$1,000 per person	Initial visit - \$50.00 Subsequent visit - \$50.00
Orthotics (podiatric orthoses)	2	Combined limit - see Podiatry	Orthotics supply & fit - \$100.00
Osteopathy	2	\$1,000 per person	Initial visit - \$45.00 Subsequent visit - \$45.00
Speech therapy	2	\$1,000 per person	Initial visit - \$60.00 Subsequent visit - \$60.00
Vaccinations	2	Combined limit - see Non PBS pharmaceuticals	Per service - \$100.00

A benefit is also payable for myotherapy, health appliances & aids, such as CPAP or TENS machine, non surgically implanted prosthesis, health screenings and a 100% rebate on full ambulance subscriptions when paid voluntarily but not as a state tax or levy. Orthodontic benefits increase with years of membership. The orthotic benefit shown is a guide only and benefits will differ according to the orthotic prescribed. Vaccinations are limited to travel vaccines and must be Latrobe approved.

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

X Other treatments - check with your insurer

Ambulance cover

In All States 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.

State schemes provide ambulance services for residents of Tasmania (https://www.health.tas.gov.au/ambulance/fees_and_accounts) and Queensland (<https://www.ambulance.qld.gov.au/>).

Other features of this ambulance cover

You are covered by Latrobe's emergency ambulance, for details regarding comprehensive ambulance cover for your state, please visit our website. Those who hold a concession card should refer to their card issuer or state service for ambulance cover details.

For further information about this policy see

<https://www.latrobehealth.com.au/health-cover/emergency-ambulance-cover/>

Disclaimer

The information contained in this Private Health Information Statement was provided by the insurer and is intended as general information. It may not take into account your particular circumstances. For information please contact the insurer.