

Private Health Information Statement - General treatment policy

Core Families Extras

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

Monthly Premium
\$96.30 #
 (before any rebate or insurer discount)

Covers two adults & dependants (3 or more people, only 2 of whom are adults)
Available in Victoria

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	\$375 per person (combined limit for general dental & endodontic)	Periodic oral examination - \$32.00 Scale & clean - \$60.00 Fluoride treatment - \$20.00
Endodontic	2		Filling of one root canal - \$131.80
Optical	6	\$200 per person	Single vision lenses & frames - \$200.00
Physiotherapy	2	\$200 per person up to \$600 per policy (combined limit for physiotherapy, chiropractic, ante-natal/post-natal classes, exercise physiology, osteopathy, speech therapy & other services)	Initial visit - \$40.00 Subsequent visit - \$40.00
Chiropractic	2		Initial visit - \$30.00 Subsequent visit - \$30.00
Psychology	2	\$225 per person up to \$675 per policy	Initial visit - \$30.00 Subsequent visit - \$30.00
Acupuncture	2	\$150 per person up to \$450 per policy (combined limit for acupuncture, remedial massage, dietetics/dietary advice & other services)	Initial visit - \$30.00 Subsequent visit - \$30.00
Remedial massage	2		Initial visit - \$35.00 Subsequent visit - \$35.00
Ante-natal/Post-natal classes	2	Combined limit - see Physiotherapy	Initial visit - \$30.00 Subsequent visit - \$30.00
Dietetics/dietary advice	2	Combined limit - see Acupuncture	Initial visit - \$30.00 Subsequent visit - \$30.00
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - \$30.00 Subsequent visit - \$30.00
Health management / Healthy lifestyle	12	\$225 per membership across all appliances every 2 years	Health management - 65% of charge
Osteopathy	2	Combined limit - see Physiotherapy	Initial visit - \$40.00 Subsequent visit - \$40.00
Speech therapy	2	Combined limit - see Physiotherapy	Initial visit - \$30.00 Subsequent visit - \$30.00

Periodic Oral Examination - 1 free up to \$60 and \$32 for additional services. Scale and clean - 1 free up to \$120 and \$60 for additional services. Fluoride Treatment - 2 free up to \$36 and \$20 for additional services. A benefit is also payable for myotherapy, health appliances & aids such as crutches, knee braces, splints, cam boot, nebuliser, asthma and peak flow meters and a 50% rebate on full ambulance subscriptions when paid voluntarily but not as a state tax or levy. When this extras cover is coupled with a hospital cover a benefit bonus will also accumulate.

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

X Blood glucose monitors	X Non PBS pharmaceuticals	X Other treatments - check with your insurer
X Hearing aids	X Orthodontic	
X Major dental	X Podiatry	

Ambulance cover

In Victoria 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/>

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.