

Private Health Information Statement - General treatment policy

Couples Extras

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

Monthly Premium
\$45.74 #
(before any rebate or insurer discount)

Covers two adults & dependants (3 or more people, only 2 of whom are adults)
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 policy must be purchased with a hospital policy.

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	3	\$500 per person up to \$1,000 per policy	Periodic oral examination - \$24.20 Scale & clean - \$46.40 Fluoride treatment - \$18.50 Surgical tooth extraction - \$81.00
Optical	12	\$130 per person	Single vision lenses & frames - \$130.00 Multi-focal lenses & frames - \$130.00
Non PBS pharmaceuticals	2	\$250 per person up to \$500 per policy (combined limit for non pbs pharmaceuticals, physiotherapy, chiropractic, osteopathy & other services - Sub-limits apply)	Per eligible prescription - \$25.00
Physiotherapy	2		Initial visit - \$27.00 Subsequent visit - \$22.00
Chiropractic	2		Initial visit - \$26.00 Subsequent visit - \$19.00
Osteopathy	2		Initial visit - \$25.00 Subsequent visit - \$17.00

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	✗ Major dental	✗ Remedial massage
✗ Blood glucose monitors	✗ Orthodontic	✗ Other treatments - check with your insurer
✗ Endodontic	✗ Podiatry	
✗ Hearing aids	✗ Psychology	

Ambulance cover

Ambulance cover is provided by the State government in Tasmania (https://www.health.tas.gov.au/ambulance/fees_and_accounts) and Queensland (<https://www.ambulance.qld.gov.au/>). In other states concession card holders may have free cover and there are subscription services in several states (https://privatehealth.gov.au/health_insurance/what_is_covered/ambulance.htm).

PrivateHealth.gov.au

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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.