

Private Health Information Statement - General treatment policy

Seniors Extras

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

Monthly Premium
\$55.06 #
(before any rebate or insurer discount)

Covers two adults & dependants (3 or more people, only 2 of whom are adults)
Available in NSW & ACT
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, podiatry, home nursing, 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
Podiatry	2		Initial visit - \$25.00 Subsequent visit - \$17.00
Hearing aids	12	\$400 per person 1 appliance(s) every 5 years	Hearing aid - \$400.00
Home nursing	2	Combined limit - see Non PBS pharmaceuticals	Initial visit - \$25.00 Subsequent visit - \$17.00
Osteopathy	2	Combined limit - see Non PBS pharmaceuticals	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. Major dental benefits are paid for dentures and denture repairs to a maximum of \$500 per person or \$1000 per family membership. General dental benefits are for select 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	 Psychology	

Major dental benefits payable only on dentures and denture repairs. General dental benefits are for selected items only. Rates are discounted for premiums paid by direct debit and for quarterly, half yearly and yearly payments paid by other methods.

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/>

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.