

Private Health Information Statement - General treatment policy

Basic Extras

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

Monthly Premium
\$63.35 #
(before any rebate or insurer discount)

Covers two adults & dependants, including non-student dependants (3 or more people, only 2 of whom are adults)
Available in All States

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, students up to and including the age of 31 and non-students up to and including the age of 31, as well as persons with a disability who qualify as a child, student or non-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	\$500 per person up to \$2,000 per policy	Periodic oral examination - \$30.50 Scale & clean - \$57.60 Fluoride treatment - \$23.20
Major dental	12	Accident only cover, \$250 per accident, maximum \$500 per person, membership limit is \$2000. Combined with General Dental.	Full crown veneered - n/a
Optical	6	\$150 per person	Single vision lenses & frames - \$150.00 Multi-focal lenses & frames - \$150.00
Non PBS pharmaceuticals	2	\$250 per person up to \$500 per policy (combined limit for non pbs pharmaceuticals, physiotherapy, chiropractic, podiatry, remedial massage, osteopathy, vaccinations & other services)	Per eligible prescription - \$25.00
Physiotherapy	2		Initial visit - \$30.00 Subsequent visit - \$30.00
Chiropractic	2		Initial visit - \$26.00 Subsequent visit - \$26.00
Podiatry	2		Initial visit - \$25.00 Subsequent visit - \$25.00
Remedial massage	2		Initial visit - \$25.00 Subsequent visit - \$25.00
Osteopathy	2		Initial visit - \$25.00 Subsequent visit - \$25.00
Vaccinations	2		Per service - \$25.00

A benefit is also payable for a 50% rebate on full ambulance subscriptions when paid voluntarily but not as a state tax or levy. Vaccinations are for travel vaccines and must be approved by Latrobe.

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

 Acupuncture	 Hearing aids	 Other treatments - check with your insurer
 Blood glucose monitors	 Orthodontic	
 Endodontic	 Psychology	

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.