

Family Care Gold Extras (PH)

Cover details For services provided in Australia by a Latrobe approved practitioner in private practice.	Maximum Benefit	Personal Limit	Waiting Period
General dental Including diagnostic and preventive services, oral surgery, extractions endodontics and restorations.		unlimited	3 months
Major dental - crowns, bridgework, dentures & periodontics			12 months
Year 1 limit		Nil	
Year 2 limit		\$300	
Year 3 limit		\$500	
Year 4 limit		\$800	
Year 5 limit		\$1,000	
Year 6+ limit		\$1,500	
Orthodontics - Benefits are fixed at the level in which the course commences and paid over a 3 year period			12 months
Course commencing year 1	Nil		
Course commencing year 2	\$900		
Course commencing year 3	\$1,200		
Course commencing year 4	\$1,500		
Course commencing year 5	\$1,800		
Course commencing years 6 to 9	\$2,400		
Course commencing year 10+	\$3,000	Per course	
Ambulance subscription rebate When paid voluntarily, but not as a state tax or levy. Limit one family subscription or two single subscriptions.	100% cost		2 months
Other health services			
Acupuncture Initial & subsequent consultations	\$40/\$32	\$1,000	2 months
Audiology Initial & subsequent consultations	\$65	\$1,000	2 months
Chiropractic Initial & subsequent consultations	\$45 / \$27	\$350	2 months
Chiropractic X-rays	\$80	One	2 months
Dietician Initial & subsequent consultations	\$45 / \$40	\$1,000	2 months
Eye therapy Initial & subsequent consultations	\$50 / \$40	\$1,000	2 months
Health screening Every 2 years Covers mammograms and melanoma photography. Other screenings may be considered on application	\$75		2 months
Massage Initial & subsequent consultations	\$36 / \$32	\$350	2 months
Myotherapy Initial & subsequent consultations	\$40 / \$35	\$1,000	2 months
Naturopathy Initial & subsequent consultations	\$30	\$250	2 months
Occupational therapy Initial & subsequent consultations	\$50	\$1,000	2 months
Optical Includes spectacles & repairs, contact lenses. Excludes sunglasses not containing an optical prescription.	\$250	\$250	12 months
Osteopathy Initial & subsequent consultations	\$45 / \$30	\$1,000	2 months
Pharmacy Includes doctor prescribed drugs & medicines dispensed by a pharmacist, travel and allergy vaccinations dispensed by a pharmacist or doctor, but not contraceptives and PBS subsidised prescriptions. The benefit is calculated after deducting the current PBS general patient contribution.			
Maximum per prescription	\$100	\$400	2 months

