



Premier

Available with or without a hospital cover

Cover details	Maximum Benefit	Personal Limit	Membership Limit
General dental Including diagnostic and preventative services, oral surgery, extractions, endodontics, restorations. Year 1 Year 2+		\$200 \$1000	\$400 \$2000
Major dental Crowns, bridgework, dentures and periodontics. Year 1 Year 2 Year 3 Year 4+		No benefit \$300 \$600 \$1000	
Combined general and major dental limit		\$1000	\$2000
Orthodontics Benefits are fixed at the level in which the course commences and paid over a 3 year period. Year 1 Year 2 Year 3 Year 4 Year 5 Year 6+	No benefit \$900 \$1050 \$1200 \$1350 \$1800	per course	
A combined limit applies to the following:			
Chiropractic Initial consultation Subsequent consultations	\$26 \$19		
Physiotherapy Initial consultation Subsequent consultations	\$27 \$22		
Pharmacy Eye therapy Visiting nurse	Chiropractic X-rays Speech therapy Occupational therapy Initial consultations Subsequent consultations Chiropractic X-rays Pharmacy prescription	Naturopathy Osteopathy One	
Combined limit		\$300	\$600

Bonus Upgrade to Premier Plus® if packaged with hospital

Cover details	Maximum Benefit	Personal Limit	Membership Limit
Other services			
Dietitian, Acupuncture, Audiology		\$300	
Initial consultations	\$25		
Subsequent consultations	\$17		
Optical			
Includes spectacles and repairs, contact lenses. Excludes sunglasses not containing an optical prescription.	\$125	\$125	
Health appliances			
Per membership every 3 years:			
Blood glucose monitor	up to 70% of cost	\$200	
Air compressor pump	up to 70% of cost	\$200	
Nebuliser	up to 70% of cost	\$200	
TENS machine	up to 70% of cost	\$200	
C-PAP machine	up to 70% of cost	\$200	
Combined limit		\$400	\$400
Prostheses (not surgically implanted), every 3 years.	70% of cost	\$400	
Hearing aid and repairs other than batteries, every 5 years.	\$500	\$500	
Mouth guards supplied by a Dentist or Dental technician.	\$55	\$55	
Podiatry			
Benefits are a set amount depending on item number for consultations, treatment and orthotics prescribed by a Podiatrist.		\$300	
Psychology each consultation.	\$50	\$300	
Ambulance subscription rebate			
When paid voluntarily, but not as a state tax or levy. Limited to 1 family or 2 single subscriptions.	\$44 family \$22 single		\$44
Travel insurance discount			
On policies purchased through Latrobe.	10%		

Notes: A set benefit is paid depending on the treatment item number for services provided in Australia by a Latrobe approved service provider in private practice. All limits apply to a calendar year.