



Premier Silver

Cover details	Maximum Benefit	Personal Limit	Membership Limit
General dental including diagnostic and preventative services, oral surgery, extractions, endodontics, restorations.		\$1200	
Major dental Crowns, bridgework, dentures and periodontics.		\$1200	
Combined general and major dental limit			\$2400
Orthodontics - Benefits are fixed at the level in which the course commences and paid over a 3 year period.		per course	
Year 1	No benefit		
Year 2	\$900		
Year 3	\$1100		
Year 4	\$1350		
Year 5 Year 6+	\$1650 \$2000		
Physiotherapy		\$350	\$700
Initial consultation	\$30		
Subsequent consultations	\$25		
Group therapy	\$12 per class		
Dietitian		\$300	
Initial consultation	\$30		
Subsequent consultations	\$25		
Audiology		\$300	
Initial consultation	\$30		
Subsequent consultations	\$25		
Psychology		\$300	
Consultation	\$50		
Group consultation	\$20		
Any combination of the following services:			
Speech therapy Eye therapy Occupational therapy		\$350	\$700
Initial consultations	\$30		
Subsequent consultations	\$25		
Pharmacy prescription	\$35	\$250	
Allergy/travel vaccines	up to 70% of cost	\$200	
Combined limit		\$350	\$700
Any combination of the following therapies:			
Chiropractic Osteopathy Naturopathy		\$450	\$900
Massage Acupuncture Myotherapy			
Initial consultations	\$26		
Subsequent consultations	\$20		

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Optical Includes spectacles and repairs, contact lenses and optical prescription sunglasses.	\$180	\$180	
Health appliances Per membership every 3 years:			
Blood glucose monitor	up to 80% of cost	\$250	
Air compressor pump	up to 80% of cost	\$250	
Nebuliser	up to 80% of cost	\$250	
TENS machine	up to 80% of cost	\$250	
C-PAP machine	up to 80% of cost	\$250	
Combined limit		\$500	\$500
Blood pressure monitor Per membership every 3 years			\$100
Lymphoedema garments - 4 garments per year.	70% of cost	\$500	
Prostheses (not surgically implanted), every 3 years.	70% of cost	\$800	
Hearing aid and repairs other than batteries, every 5 years.	\$650	\$650	
Visiting nurse	\$17 per visit	\$250	\$500
Podiatry Benefits are a set amount depending on item number for consultations, treatment and orthotics prescribed by a Podiatrist.		\$300	
Health screenings Every 2 years. Mammograms, Bone density testing, Mole mapping.		\$55	
QUIT smoking course	\$70 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%	
Travel Insurance discount On policies purchased through Latrobe. Premier Silver only. Premier Silver combined with hospital cover.	10% 25%		

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.