

# Core Family Extras

## Product summary

YFB



### What's covered?

We pay benefits on the services listed below when:

- the provider is in private practice in Australia and is approved by Latrobe
- all goods and services are supplied within Australia
- claims are made within two years of the date of service
- the service is provided once per day (you cannot claim the same service twice in the same day, e.g. physio).

Services	Description	Benefit	Annual Limit	Waiting period
<b>Benefit bonus*</b>	\$50 per person capped at \$100 per membership. If unused, benefit bonus will roll over up to \$250 per person capped at \$500 per membership.			6 months
<b>Emergency ambulance</b>	Unlimited ambulance transports where necessary	No limit	No limit	1 day
<b>General dental</b> Items as per dental schedule	Periodic oral examination	First examination \$60 \$32 on subsequent services	\$375 per person	2 months
	Scale and clean	First scale & clean \$120 \$60 on subsequent services		
	Fluoride treatments	\$36, maximum 2 per person		
	Adhesive restoration (filling 1 surface)	\$70		
	Preparation of 1 root canal	\$126.60		
	Filling of 1 root canal	\$131.80		
	X-rays	First X-ray \$50 \$25 on subsequent services		
	Simple tooth extraction	\$70		
	Mouth guard	\$80		
<b>Optical</b>	Spectacles and repairs	\$200	\$200 per person	6 months
	Contact lenses			
	Prescription sunglasses			
<b>Physiotherapy</b>	Consultation	\$40	\$200 per person \$600 per membership	2 months
<b>Osteopathy</b>				
<b>Antenatal and postnatal classes</b>				
<b>Chiropractic</b>		\$30		
<b>Exercise physiology</b>				
<b>Speech therapy</b>				
<b>Acupuncture</b>	Consultation	\$30	\$150 per person \$450 per membership	2 months
<b>Massage</b> (with registered provider)		\$35		
<b>Myotherapy</b>		\$30		
<b>Nutrition and dietetics</b>				
<b>Psychology</b>	Psychology	\$30	\$225 per person \$675 per membership	2 months
	Stress management			
	Counselling			
<b>Ambulance membership fee</b>	50%			2 months

**Note:** Please read and retain for future reference. This product summary is not a complete description of your cover. Further details can be found in your Latrobe Health Services Member Guide, fund rules, Online Member Service, Latrobe app or call 1300 362 144 to check what you are covered for before receiving treatment.

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Services	Description	Benefit	Annual Limit	Waiting period
<b>Health appliances</b> Nebuliser Peak flow monitor Asthma spacer Crutches Brace (knee) Splint (finger, hand, wrist, arm, elbow) Cam boot	Purchase of device (supporting documentation required)	65%	\$225 total all appliances every 2 years per membership	12 months

\* Benefit Bonus only applies when Core Family Extras is combined with hospital cover. Benefit Bonus accumulates each year on join anniversary. For Couple and Family memberships, each person may only claim up to 50% of the accrued benefit bonus in any one year.