

Factsheet

Core Singles & Couples Extras

Extras explained

Your extras include 'add on' out-of-hospital care services. They include things that Medicare doesn't cover.

Ambulance

We want to assist in emergency health situations. That's why we have included emergency ambulance cover in your extras policy.

Benefits

We pay benefits on products and services provided by a Latrobe approved practitioner in private practice in Australia.

Loyalty bonus

We give back to our members for their loyalty.

You can receive up to \$50 per year by holding this policy as a package with hospital cover.

The bonus will kick in when paired hospital and extras cover has been valid for 6 months.

Electronic health claims systems will prompt you to use your loyalty bonus.

Redeemable on payments that accumulate by \$50 each year, up to \$250 per personal limit or \$500 for family limit.

Some good stuff



Comprehensive

Be assured you have a comprehensive mid-range cover with our core product range.



Mind & Body

Provides cover for a basic suite of allied health services including chiropractic and nutrition and dietetics. A total limit applies to these services, so you can choose which best suit your lifestyle.

**Thank you for
choosing Latrobe.**

Please read and retain for future reference



Extras

Amount you receive back after using a health service.

Only applies if you are new to health insurance or if you have recently increased your level of cover.

Service	Benefit	Annual limit	Waiting period
General dental			
Periodic oral examination	1 free up to \$60 each Up to \$32 on additional services	\$375	2 months
Scale and clean	1 free up to \$120 each Up to \$60 on additional services		
Fluoride treatments	2 free up to \$36 \$20 on additional services		
X-rays	1 free x-ray up to \$50 \$25 on additional services		
Adhesive restoration (filling 1 surface)	\$70		
Simple tooth extraction			
Mouth guard	\$80		
Optical			
Spectacles and repairs, contact lenses and prescription sunglasses	100%	\$175	6 months

Extras

Maximum amount claimable per person in a calendar year, unless otherwise stated.



Service	Benefit	Annual limit	Waiting period
Allied health ¹			
Exercise physiology	\$30	\$300	2 months
Acupuncture			
Massage (with registered provider)			
Myotherapy			
Chiropractic			
Osteopathy			
Physiotherapy ²			
Nutrition and dietetics			
Psychology, stress management and counselling		\$200	
Health maintenance			
Ambulance services*	2 emergency ambulance transports where necessary		1 day
Ambulance rebate	50% of paid ambulance subscription		2 months
Health appliances ³			
Crutches	50%	\$225 total all appliances every 2 years	12 months
Braces (knee)			
Splint (finger, hand, wrist, arm, elbow)			
Cam boot			



We get that inclusions and exclusions on services can be confusing. Call us to have your questions answered.

The fine print

Ambulance

Emergency Ambulance Cover is included within this policy. You are entitled to two emergency ambulance transports per calendar year. A waiting period of one day is applied to all ambulance benefits with LHS. Where you are covered by an applicable state or territory ambulance scheme (including informal reciprocal arrangements) or third party scheme, costs of ambulance usage will be covered by this scheme and not your policy's Emergency Ambulance cover.

Where you hold an extras and hospital combination or standalone extras with us and take out an ambulance subscription, you are entitled to a rebate on the cost of the subscription.

Dental

Dental benefits are paid according to the service, as per the current edition of the Australian Dental Association's Schedule of Dental Services and Glossary (ADA Glossary).

The ADA Glossary restricts certain combinations of items at any one consultation. All dental limits apply to a calendar year, which is from 1 January to 31 December. Please contact us for a benefit quotation before undergoing dental treatment.

Optical

The provision of a benefit for the purchase, repair and replacement of glasses, contact lenses or prescription sunglasses prescribed by a registered optometrist or ophthalmologist.

Pharmacy

Pharmacy benefits include prescribed drugs and medicines dispensed by a pharmacist and/or travel and allergy vaccines dispensed by a pharmacist or doctor.

Benefits are not payable for Pharmaceutical Benefit Scheme (PBS) subsidised prescriptions, or oral contraceptives including substances from which they are compounded. The benefit is calculated after deducting the current general patient contribution as defined by the PBS.

Podiatry

Benefits are paid for services provided by a qualified and registered podiatrist in private practice. The amount of benefit paid depends on the service provided and is set out in the Australian Podiatry Association (Vic) current schedule.

Conditions

¹ Allied health service claims must be from an Australian Health Practitioner Regulation Agency (AHPRA) registered health provider. Natural therapy service claims must be from an approved provider.

² Excludes hydrotherapy and group rehabilitation. Natural therapy service claims must be from an approved provider.

³ Appliance claims must be supported by a medical certificate from a general practitioner or physiotherapist. Annual limit applies to every two years.

* Emergency ambulance transportation is defined as transportation of an unplanned and non-routine nature for the purpose of providing immediate medical attention to a person. Where you are covered by an applicable state or territory ambulance scheme (including informal reciprocal arrangements) or third-party scheme, costs of ambulance usage will be covered by this scheme.