

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
Emergency ambulance	Unlimited emergency ambulance transports where necessary	No limit	No limit	1 day
General dental Items as per dental schedule	Periodic oral examination	\$30.50	\$500 per person \$2000 per membership	2 months
	Scale and clean	\$57.60		
	Simple tooth extraction	\$63.15		
	Adhesive restoration (filling 1 surface)	\$63.30		
	Mouth guard supplied by dentist or dental technician	\$80 per person		
Major dental Items as per dental schedule	Treatment resulting from an accident only	\$250 per accident		12 months
Optical	Spectacles and repairs		\$150 per person	6 months
	Contact lenses	\$150		
	Prescription sunglasses			
Group physiotherapy / hydrotherapy	Group Physio	\$9	\$250 per person \$500 per membership	2 months
	Hydrotherapy sessions	Ψ ²		
Physiotherapy	Consultation	\$30		
Chiropractic		\$26		
Chiropractic X-ray (one per year)	X-ray	\$28		
Osteopathy	Consultation	\$25		
Massage (with registered provider)				
Podiatry Consultations Other Items as per podiatry schedule				
Pharmaceuticals (compounded medicine excluded)	Includes most prescribed items not subsidised by the government. Benefits will be paid after the PBS standard subsidy charge has been deducted	\$25 per script		
Travel vaccines		\$25 per travel vaccination		
Top-up amount to cover additional extras services required in case of accident		100%	\$175	2 months
Ambulance membership fee		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.