

Product summary

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	\$42	No limit	2 months
	Scale and clean	\$75		
	Simple tooth extraction	\$84		
	Adhesive restoration (filling 1 surface)	\$80		
	Mouth guard (supplied by a dentist or dental technician)	\$80 per person		
Major dental Items as per dental schedule	Treatment of acute periodontal infection	\$55	\$1500 per person	12 months
	Preparation of 1 root canal	\$140		
	Filling of 1 root canal	\$145		
	Bridge pontic –indirect	\$550		
	Surgical tooth extraction	\$140		
	Full crown veneers	\$680		
Orthodontics	Benefits are fixed at the level in which the course of treatment starts and paid over a 3 year period	Year 1 – \$0 Year 2 – \$300 Year 3 – \$400 Year 4 – \$500 Year 5 – \$600 Year 6-9 – \$800 Year 10+ – \$1000	Lifetime limit Year 1 – \$0 Year 2 – \$900 Year 3 – \$1200 Year 4 – \$1500 Year 5 – \$1800 Year 6-9 – \$2400 Year 10+ – \$3000	12 months
Optical	Spectacles and repairs	\$250	\$250 per person	6 months
	Contact lenses			
	Prescription sunglasses			
Group physiotherapy / hydrotherapy	Group sessions	\$15	\$1000 per person	2 months
Physiotherapy	Consultation	\$55		
Chiropractic		\$45		
Chiropractic X-ray (one per person)	X-ray consultation	\$80	\$350 per person	
Osteopathy	Consultation	\$45	\$1000 per person	2 months
Acupuncture		\$34	\$1000 per person	
Audiology		\$65	\$1000 per person	
Eye therapy		\$50	\$1000 per person	

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.

Services	Description	Benefit	Annual Limit	Waiting period
Massage (with registered provider)	Consultation	\$45	\$350 per person	2 months
Myotherapy		\$36	\$1000 per person	
Nutrition and dietetics		\$40	\$1000 per person	
Occupational therapy		\$50	\$1000 per person	
Speech therapy		\$60	\$1000 per person	
Podiatry Other Items as per podiatry schedule	Consultation	\$30	\$600 per person	2 months
Podiatry services (including orthotics)		Benefit amount varies depending on item number		
Psychology	Consultation	\$80	\$450 per person	2 months
Ambulance membership fee		100%		2 months
Health appliances Blood glucose monitor Nebuliser Asthma spacer Air compressor pump TENS machine Peak flow monitor CPAP machine	Purchase of devices	90%	\$250 total per person every 3 years \$500 total all appliances per membership every 3 years	12 months
Health screening	Bone density testing	\$75	\$75 per person every 2 years	2 months
	Mammograms			
	Mole mapping			
Hearing aid	Purchase of device	\$1000	\$1000 per person every 5 years	12 months
Pharmaceuticals	Includes most prescribed items not subsidised by the government. Benefits will be paid after the PBS standard subsidy charge has been deducted	\$100	\$400 per person	2 months
Prostheses (non-surgically implanted)	Purchase of external prostheses	90%	\$800 per person every 3 years	12 months
Lymphoedema garments (4 garments per year)	Purchase of external prostheses	70%	\$600 per person	2 months
Visiting nurse	The provision of a benefit for nursing services provided by an approved private practice	\$40	\$1000 per person	2 months

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