

Product summary

Product features

Excess options (per person per calendar year)	Nil
Emergency ambulance	Yes

The details

This is a hospital and extras package with cover for all clinical categories in a public hospital and accidents only in a participating private hospital packaged with a basic extras cover.

An accident or injury hospital admission is defined as an injury or accident that results in the person being admitted to an inpatient bed (a ward, short-stay observation unit, emergency medical unit, intensive-care bed or coronary-care unit) and subsequently discharged on the same day or after one or more nights in hospital.

What's covered?

You are covered in a shared or private room at a participating private hospital for treatment of injuries directly relating to an accident.

You are covered for the treatment of these injuries for up to six months from the date of accident.

You are covered for treatment by your own doctor or specialist in a shared or single room at a public hospital for all 38 clinical categories as classified under legislation.

Significant out-of-pocket expenses will be incurred for any admission to a private hospital that is not a direct result of an accident.

Out-of-pocket costs

Under this product, you may have to pay out-of-pocket costs above what you get from Medicare and Latrobe. Before you go to hospital, you should ask your doctors, hospital and Latrobe about any out-of-pocket costs that may apply to you.

What does this mean?

R = Restricted cover – minimum accommodation, no theatre fee payable

N/A - not applicable

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.

Your product includes hospital treatment for these clinical categories

- R Rehabilitation** – treatment to improve and restore function
- R Hospital psychiatric services** – mental health conditions
- R Palliative care** – treatment for terminal illness and end of life care
- R Brain and nervous system** – stroke, brain or spinal cord tumours
- R Eye (not cataracts)** – retinal detachment, tear duct conditions, eye infections and medically managed trauma to the eye
- R Ear, nose and throat** – damaged ear drum, sinus surgery, removal of foreign bodies, stapedectomy and throat cancer
- R Tonsils, adenoids and grommets** – hospital treatment of the tonsils, adenoids and insertion or removal of grommets
- R Bone, joint and muscle** – carpal tunnel, fractures, hand surgery, joint fusion, bone spurs, osteomyelitis and surgery for bone cancer
- R Joint reconstructions** – torn tendons, rotator cuff tears and damaged ligaments
- R Kidney and bladder** – kidney stones, adrenal gland tumour and incontinence
- R Male reproductive system** – male sterilisation, circumcision and prostate cancer
- R Digestive system** – gallstones, irritable bowel syndrome, haemorrhoids
- R Hernia and appendix** – hernia operations and appendicitis
- R Gastrointestinal endoscopy** – colonoscopy and gastroscopy
- R Gynaecology** – endometriosis, polycystic ovaries, repairs post childbirth
- R Miscarriage and termination of pregnancy**
- R Chemotherapy, radiotherapy and immunotherapy (for cancer)**
- R Pain management** – treatment of chronic pain NOT with a device
- R Skin** – surgery to remove melanoma, other skin lesions and wound repair
- R Breast surgery (medically necessary)** – breast lesion, breast tumours
- R Diabetes management (excluding insulin pumps)** – stabilisation
- R Dental surgery** – removal of wisdom teeth, dental implants
- R Lung and chest** – lung cancer, respiratory conditions, asthma, pneumonia
- R Blood** – blood clotting disorder, bone marrow transplants
- R Heart and vascular system** – heart attack, stents, varicose veins
- R Back, neck and spine** – sciatica, prolapsed discs, curvature of spine
- R Plastic and reconstructive surgery (medically necessary)** – burns, skin grafts
- R Podiatric surgery (provided by a registered podiatric surgeon)**
- R Implantation of hearing devices** – Cochlear implants
- R Cataracts** – replacement of eye lens
- R Joint replacements** – full or partial replacement of joints
- R Dialysis of chronic kidney failure** – filtering blood through a machine
- R Insulin pumps** – treatment of diabetes with a pump that delivers insulin
- R Pain management with device** – insertion of a device to manage pain
- R Sleep studies** – investigation of sleep apnoea and snoring
- R Pregnancy and birth** – treatment before, during and after having a baby
- R Assisted reproductive services** – treatment to assist conception
- R Weight loss surgery** – surgical treatment of obesity

Hospital waiting periods

1 day	Emergency ambulance
2 months	Psychiatric services, rehabilitation and palliative care All other hospital services, including accident-related treatment (for clinical categories included in the product)
12 months	Pre-existing conditions (excluding hospital psychiatric services, rehabilitation and palliative care) Pregnancy and birth

Healthy Start Package

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	\$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	\$130	\$130 per person	6 months
	Contact lenses			
	Prescription sunglasses			
Group physiotherapy / hydrotherapy	Group Pilates	\$9	\$250 per person \$500 per membership	2 months
	Hydrotherapy sessions			
Physiotherapy	Consultation	\$30		
Chiropractic		\$26		
Chiropractic X-ray (one per year)		\$28		
Osteopathy	Consultation	\$25		
Massage (with registered provider)				
Podiatry Consultations Other Items as per podiatry schedule				
Pharmaceuticals	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 vaccination		
Top-up amount to cover additional extras services required in case of accident		100%	\$175	12 months
Ambulance membership fee		50%		2 months