

Premier Families Extras

Product summary
YFT



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
Benefit bonus*	\$100 per person capped at \$200 per membership. If unused, benefit bonus will roll over up to \$500 per person capped at \$1000 per membership.			6 months
Emergency ambulance	Unlimited emergency ambulance transports where necessary	No limit	No limit	1 day
General dental Items as per dental schedule	Periodic oral examination	First 2 examinations \$60each \$42 on subsequent services	\$1000 per person	2 months
	Scale and clean	First 2 scale & cleans \$120each \$75 on subsequent services		
	Fluoride treatments	\$36, maximum 2 per person		
	Adhesive restoration (filling 1 surface)	\$80		
	Preparation of 1 root canal	\$140		
	Filling of 1 root canal	\$145		
	Surgical tooth extraction	\$140		
	X-rays	First x-ray \$50 \$32 on subsequent services		
	Simple tooth extraction	\$84		
Major dental Items as per dental schedule	Mouth guard	\$80	\$875 per person	12 months
	Treatment of acute periodontal infection	\$55		
	Bridge pontic –indirect	\$550		
	Full crown veneers	\$680		
Orthodontics	Orthodontics course	100%	\$750 per person \$2400 lifetime limit	12 months
Optical	Spectacles and repairs	\$250	\$250 per person	6 months
	Contact lenses			
	Prescription sunglasses			
Group physiotherapy / hydrotherapy	Group sessions	\$15	\$550 per person \$1650 per membership	2 months
Physiotherapy		\$50		
Antenatal and postnatal classes	Consultation	\$45		
Chiropractic				
Osteopathy				
Exercise physiology				

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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Acupuncture	Consultation	\$45	\$400 per person \$1200 per membership	2 months
Chinese medicine				
Massage (with registered provider)				
Myotherapy				
Nutrition and dietetics				
Audiology	Consultation	\$40	\$425 per person \$1275 per membership	2 months
Eye therapy				
Occupational therapy				
Speech therapy				
Podiatry	Consultation	\$45	\$400 per person	2 months
Podiatry services	Purchase of orthotics and other items as per podiatry schedule	65%	\$1200 membership limit	
Psychology	Psychology	\$60	\$450 per person \$1350 per membership	2 months
	Stress management			
	Counselling			
Ambulance membership fee	100%			2 months
Health appliances Blood glucose monitor Nebuliser Air compressor pump TENS machine Peak flow monitor CPAP machine Asthma spacer Hearing aid Crutches Brace (Knee) Splint (finger, hand, wrist, arm, elbow) Cam boot Wheelchair	Purchase of devices	65%	\$500 total all appliances every 2 years	12 months
Medical gases (oxygen, medical air)				
Pregnancy compression garments				

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Health maintenance				
Australian Breast Feeding Association fees	Membership fee	\$50	\$225 per person \$675 per membership	2 months
Nicotine replacement therapy	Supply of Nicotine Replacement Therapy (Requires medical documentation and official pharmacy receipt)	\$40		
QUIT smoking course	Per course	\$100		
EpiPen	Purchase of device	100%	\$340 per person \$1020 per membership	2 months
Immunotherapy (allergy)	Supply of allergy vaccine	100%		
Pharmaceuticals	Includes most prescribed items not subsidised by the government. Benefits will be paid after the PBS standard subsidy charge has been deducted	\$50		
Skin prick test	Allergy testing	100%		
Travel vaccines	Supply of travel vaccine	\$50		
Infant sleep school	Participation in recognised sleep management program	100%	\$300 per membership	2 months
HPV vaccine		1 per lifetime, per person		2 months
Top-up amount to cover additional extras services required in case of school accident for child dependants		100%	\$175	12 months
Travel for outpatient medical specialist and specialist major dental appointments (over 200km round trip)		0.15c per km	\$100	2 months

* Benefit Bonus only applies when Premier Families 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.