

Factsheet

# Premier Families 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 \$100 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 six months.

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

Redeemable on payments that accumulate by \$100 each year, up to \$500 per personal limit or \$1,000 for family limit.

## Some good stuff



### Families

Essential cover for those expecting or raising a family, including treatment for allergies, and general and major dental.



### Mind & Body

Provides cover for a suite of allied health services including Chinese medicine, eye, occupational and speech therapies.

**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
<b>General dental</b>			
Periodic oral examination	2 free up to \$60 each Up to \$42 on additional services	\$1,000	2 months
Scale and clean	2 free up to \$120 each Up to \$75 on additional services		
Fluoride treatments	2 free up to \$36 \$27 on additional services		
Adhesive restoration (filling 1 surface)	\$80		
X-rays	1 free x-ray up to \$50 \$32 on additional services		
Simple tooth extraction	\$84		
Mouth guard	\$80		
<b>Major dental</b>			
Treatment of acute periodontal infection	\$55	\$875	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	100%	\$750 \$2,400 lifetime limit	12 months

## Extras

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



Service	Benefit	Annual limit	Waiting period
<b>Optical</b>			
Spectacles and repairs, contact lenses and prescription sunglasses	\$250	\$250	6 months
<b>Allied health <sup>1</sup></b>			
Group physiotherapy / hydrotherapy	\$15	\$550 per person \$1,650 per membership	2 months
Physiotherapy	\$45		
Antenatal and postnatal classes			
Exercise physiology			
Acupuncture		\$400 per person \$1,200 per membership	
Chinese medicine			
Massage (with registered provider)			
Myotherapy			
Chiropractic	\$40		
Osteopathy			
Eye, occupational and speech therapies		\$425 per person \$1,275 per membership	
Audiology		\$400 per person \$1,200 per membership	
Nutrition and dietetics	\$45	\$400	
Psychology, stress management and counselling		\$450 per person \$1,350 per membership	
Podiatry		\$300 per person \$900 membership limit	
Orthotics <sup>2</sup> (one pair per year)	65% of cost		12 months

## Extras

Service	Benefit	Annual limit	Waiting period
<b>Health maintenance</b>			
Australian Breastfeeding Association fees	\$50	\$225 \$675 per membership	2 months
Infant sleep school	100%	\$300	
Pharmaceuticals <sup>3</sup>	\$50	\$340 \$1,020 per membership	
Travel vaccines	\$50		
Immunotherapy (allergy)	100%		
Skin prick test			
EpiPen <sup>4</sup>			
HPV vaccine	1 each		
QUIT smoking course <sup>5</sup>	\$100	\$225 \$675 per membership	
Nicotine replacement therapy <sup>5</sup>	\$40		
Travel for outpatient medical specialist and specialist major dental appointments (over 200km round trip) <sup>6</sup>	0.15c per km	\$100	
Top up amount to cover additional extras services required in case of school accident for child dependants <sup>7</sup>	100%	\$175	2 months
Loyalty bonus	\$100		6 months
Ambulance services*	2 emergency ambulance transports where necessary		1 day
Ambulance rebate	100% of paid ambulance subscription		2 months

## Extras

Service	Benefit	Annual limit	Waiting period
<b>Health appliances <sup>8</sup></b>			
Crutches	65%	\$500 total all appliances every 2 years	12 months
Braces (knee)			
Splint (finger, hand, wrist, arm, elbow)			
Cam boot			
Blood glucose monitors			
Nebulisers, air compressor pumps			
TENS machine			
Wheelchair <sup>9</sup>			
Asthma spacers			
Peak flow meters			
C-PAP machine			
Hearing aids			
Medical gases (oxygen, medical air)		\$500 every two years	
Pregnancy compression garments		\$250 every two years	



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 an 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.

### Orthodontics

Your dentist or orthodontist needs to complete an Orthodontic Treatment Form before you commence treatment. Forms can be found on our website or contact our Member Service Centre.

A lifetime limit applies to orthodontic benefits so if you have claimed orthodontic benefits from your previous fund, no benefit is payable. The amount of benefits paid depends on which year of your membership the course of treatment begins and is paid over a three year period.

## Conditions

<sup>1</sup> Allied health service claims must be from AHPRA registered health providers. Natural therapies must be through approved health providers.

<sup>2</sup> Orthotics must be purchased through a registered podiatrist. One pair per year.

<sup>3</sup> Conditions apply, please refer to pharmacy.

<sup>4</sup> EpiPen coverage is only for items claimed outside PBS.

<sup>5</sup> Evidence of participation in smoking cessation program or referral from general practitioner required.

<sup>6</sup> Medical certificate or invoice as evidence of distance travelled from personal residence to specialist appointment to receive benefit is required. Latrobe pays \$100 benefit as an additional subsidy to State Based Patient Assisted Scheme.

<sup>7</sup> Medical certificate required as evidence of school accident.

<sup>8</sup> Appliance claims must be supported by a medical certificate from a general practitioner or physiotherapist.

<sup>9</sup> Benefit only paid for hiring a wheelchair. Claims must be supported by an invoice for the period the wheelchair is required for the eligible person.

\* 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.