

PRODUCT SUMMARY

What's covered?

We pay benefits on the services listed below when:

1. The provider is in private practice in Australia and is approved by Latrobe Health Services.
2. All goods and services are supplied within Australia.
3. Claims are made within two years of the date of service.
4. The service is provided once per day (you cannot claim the same service twice in the same day, eg: physio).

Services	Description	Benefit	Annual Limit	Waiting period
Benefit bonus*	\$60 per person capped at \$120 per membership. If unused, benefit bonus will roll over up to \$300 per person capped at \$600 per membership			6 months
Ambulance membership fee	60%			2 months
Emergency ambulance	Unlimited ambulance transports where necessary	No limit	No limit	1 day
General dental Items as per dental schedule	Periodic oral examination	First examination 100%	\$1000 per person \$2000 per membership Combined general and major dental limits	2 months
	Scale and clean	Subsequent 60%		
	Fluoride treatment	60% 2 per person per year		
	Simple tooth extraction Adhesive restoration (filling 1 surface) Preparation of 1 root canal Filling of 1 root canal Surgical tooth extraction Mouth guard (supplied by a dentist or dental technician)	60%		
Major Dental Items as per dental schedule	Treatment of acute periodontal infection		\$1000 per person \$2000 per membership Combined general and major dental limits	12 months
	Bridge pontic – indirect			
	Full crown veneers			
Orthodontics	Orthodontics course	100%	\$500 per person \$1500 lifetime limit	
Optical	Glasses, contact lenses and prescription sunglasses	\$200	\$200 per person	6 months
Group physiotherapy / hydrotherapy	Group physiotherapy and hydrotherapy sessions	60%	\$350 per person \$700 per membership Combined limit	2 months
Physiotherapy	Consultations and treatment services			
Chiropractic				
Osteopathy				
Excercise physiology				
Audiology				
Eye, occupational and speech therapy			\$200 per person \$400 per membership Combined limit	

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Acupuncture	Consultations and treatment services	60%	\$200 per person \$400 per membership Combined limit	2 months
Massage (with registered provider)				
Myotherapy				
Nutrition and dietetics			\$200 per person \$400 per membership	
Podiatry			\$300 per person \$600 per membership Combined limit	
Podiatry orthotics				
Psychology	Psychology Stress management Counselling	60%	\$300 per person	12 months
Health appliances & prostheses TGA approved health appliances and devices, recommended by a relevant provider or health practitioner and where supporting documentation is provided	Selected items. Refer to the fund rules for eligibility and conditions Eligible external prostheses		\$300 total per person every 2 years \$600 total all appliances per membership every 2 years	
Health improvement benefits	Quit smoking course Quit smoking per item Bone density testing Mammograms Mole mapping / Skin check		\$100 per person \$300 per membership	
Hearing aid	Hearing aids and repairs (excluding batteries)		\$500 per person every 5 years	
Pharmaceuticals (compounded medicine excluded)	Eligible prescription medicines not covered by the PBS Benefits will be paid after the PBS standard subsidy charge has been deducted		\$200 per person \$400 per membership Combined limit	
Travel vaccines	Allergy and travel vaccinations			

*Benefit Bonus is available when Balance 60% Extras is combined with hospital cover. It grows each year on your membership anniversary. For Couple and Family memberships, each person can claim up to 50% of the available Benefit Bonus in a calendar year.