

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
Ambulance membership fee		50%		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 \$60 Subsequent \$30.50	\$1000 per person \$2000 per membership Combined general and major dental limits	2 months
	Scale and clean	First examination \$120 Subsequent \$57.60		
	Simple tooth extraction	\$63.15		
	Adhesive restoration (filling 1 surface)	\$63.30		
	Preparation of 1 root canal	\$105.50		
	Filling of 1 root canal	\$109.80		
	Fluoride treatment	\$36 2 per person per year		
	Surgical tooth extraction	\$104.30		
	Mouth guard (supplied by a dentist or dental technician)	\$80 per person		
Major Dental Items as per dental schedule	Treatment of acute periodontal infection	\$41.15	\$600 per person \$1800 lifetime limit	12 months
	Bridge pontic – indirect	\$418.10		
	Full crown veneers	\$556.80		
Orthodontics	Orthodontics course	100%	\$600 per person \$1800 lifetime limit	
Optical	Glasses, contact lenses and prescription sunglasses	\$200	\$200 per person	6 months
Group physiotherapy / hydrotherapy	Group physiotherapy and hydrotherapy sessions	\$10	\$300 per person \$600 per membership Combined limit	2 months
Physiotherapy	Consultations and treatment services	\$45		
Chiropractic		\$36		
Chiropractic X-ray (one per year)	X-ray consultation	\$28		
Osteopathy	Consultations and treatment services	\$36		

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Acupuncture	Consultations and treatment services	\$36	\$300 per person \$600 per membership Combined limit	2 months
Massage (with registered provider)				
Myotherapy				
Nutrition and dietetics		\$25	\$300 per person	
Podiatry Other Items as per podiatry schedule				
Podiatry services (including orthotics)				
Psychology	\$50	\$300 per person		
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	70%	\$200 total per person every 3 years \$400 total all appliances per membership every 3 years	12 months
Health screening	Bone density testing Mammograms Mole mapping / Skin check	\$55	\$55 per person every 2 years	2 months
Hearing aid	Hearing aids and repairs (excluding batteries)	70%	\$500 per person every 5 years	12 months
Prostheses (non-surgically implanted)	Eligible external prostheses	70%	\$500 per person every 3 years	12 months
Lymphoedema garments (4 garments per year)			\$500 per person	2 months
Audiology	Consultations and treatment services	\$25	\$300 per person \$600 per membership Combined limit	2 months
Eye, occupational and speech therapy				
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	\$35		
Travel vaccines	Allergy and travel vaccinations			
Visiting nurse	Nursing services from an approved private practice	\$24		