

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*	\$50 per person capped at \$100 per membership. If unused, benefit bonus will roll over up to \$250 per person capped at \$500 per membership.			6 months
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 \$32 on subsequent services	\$375 per person	2 months
	Scale and clean	First scale & clean \$120 \$60 on subsequent services		
	Fluoride treatment	\$36, maximum 2 per person		
	Adhesive restoration (filling 1 surface)	\$70		
	Preparation of 1 root canal	\$126.60		
	Filling of 1 root canal	\$131.80		
	X-rays	First X-ray \$50 \$25 on subsequent services		
	Surgical tooth extraction	\$70		
	Mouth guard (supplied by a dentist or dental technician)	\$80		
Optical	Glasses, contact lenses and prescription sunglasses	\$200	\$200 per person	6 months
Physiotherapy	Consultations and treatment services	\$40	\$200 per person \$600 per membership	2 months
Osteopathy				
Antenatal & postnatal classes				
Chiropractic				
Exercise physiology				
Speech therapy		\$30		

PRODUCT SUMMARY

Services	Description	Benefit	Annual Limit	Waiting period
Acupuncture	Consultations and treatment services	\$30	\$150 per person \$450 per membership	2 months
Massage (with registered provider)		\$35		
Myotherapy		\$30		
Nutrition and dietetics				
Psychology	Psychology Stress management Counselling	\$30	\$225 per person \$675 per membership	
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	65%	\$225 total all appliances every 2 years per membership	12 months

*Benefit Bonus is available when Core Family 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.