

PREMIER FAMILIES EXTRAS

YFT ♥

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*	\$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
Ambulance membership fee	100%			2 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 \$60 each \$42 on subsequent services	\$1000 per person	2 months
	Scale and clean	First 2 scale & cleans \$120 each \$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		
	Mouth guard	\$80		
Major Dental Items as per dental schedule	Treatment of acute periodontal infection	\$55	\$875 per person	12 months
	Bridge pontic – indirect	\$550		
	Full crown veneers	\$680		
Orthodontics	Orthodontics course	100%	\$750 per person \$2400 lifetime limit	
Optical	Glasses, contact lenses and prescription sunglasses	\$250	\$250 per person	6 months

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Group physiotherapy / hydrotherapy	Group physiotherapy and hydrotherapy sessions	\$15	\$550 per person \$1650 per membership	2 months
Physiotherapy	Consultations and treatment services	\$50		
Antenatal & postnatal classes		\$45		
Chiropractic				
Osteopathy				
Exercise physiology				
Acupuncture				
Chinese medicine				
Massage (with registered provider)		\$400 per person \$1200 per membership		
Myotherapy				
Nutrition and dietetics				
Audiology		\$40	\$ 425 per person \$1275 per membership	
Eye, occupational and speech therapy				
Podiatry				
Podiatry services	Purchase of orthotics and other items as per podiatry schedule	65%	\$400 per person \$1200 membership limit	
Psychology	Psychology Stress management Counselling	\$60	\$450 per person \$1350 per membership	
Hearing aid	Hearing aids and repairs (excluding batteries)	65%	\$500 total all appliances every 2 years	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			
Medical gases (oxygen, medical air)	Refer to the fund rules for eligibility and conditions			
Pregnancy compression garments	Refer to the fund rules for eligibility and conditions		\$250 every 2 years	2 months

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Services	Description	Benefit	Annual Limit	Waiting period
Health maintenance	Australian Breast Feeding Association membership fee	\$50	\$225 per person \$675 per membership	2 months
	Nicotine replacement therapy (Requires medical documentation and official pharmacy receipt)	\$40		
	QUIT smoking course	\$100		
EpiPen	Purchase of device	100%	\$340 per person \$1020 per membership	
Immunotherapy (allergy)	Supply of allergy vaccine			
Pharmaceuticals	Eligible prescription medicines not covered by the PBS. Benefits will be paid after the PBS standard subsidy charge has been deducted	\$50		
Travel vaccines	Allergy and travel vaccinations			
Skin prick test	Allergy testing			
Infant sleep school	Participation in recognised sleep management program	\$300 per membership		
HPV vaccine		1 per lifetime, per person		
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 is available when Premier Families 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.