

# Core Essentials Extras

## Product summary

YSB



### What's covered?

We pay benefits on the services listed below when:

- the provider is in private practice in Australia and is approved by Latrobe
- all goods and services are supplied within Australia
- claims are made within two years of the date of service
- the service is provided once per day (you cannot claim the same service twice in the same day, e.g. physio).

Services	Description	Benefit	Annual Limit	Waiting period
<b>Benefit bonus*</b>	\$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
<b>Emergency ambulance</b>	Unlimited ambulance transports where necessary	No limit	No limit	1 day
<b>General dental</b>	Periodic oral examination	First examination \$60	\$375 per person	2 months
		Subsequent treatment 50%		
	Scale and clean	First scale and clean \$120		
		Subsequent treatment 50%		
	X-rays	First X-ray \$50		
		Subsequent treatment 50%		
	Fluoride treatments	\$36, maximum 2 per person		
	Adhesive restoration	50%		
	Preparation of 1 root canal			
	Filling of 1 root canal			
Simple tooth extraction				
Mouth guard				
<b>Optical</b>	Spectacles and repairs	\$175	\$175 per person	6 months
	Contact lenses			
	Prescription sunglasses			
<b>Physiotherapy</b>	Consultation	\$30	\$350 per person \$700 per membership	2 months
<b>Osteopathy</b>				
<b>Chiropractic</b>				
<b>Exercise physiology</b>				
<b>Acupuncture</b>				
<b>Massage</b> (with registered provider)				
<b>Myotherapy</b>				
<b>Nutrition and dietetics</b>				
<b>Psychology</b>	Psychology	\$30	\$200 per person	2 months
	Stress management			
	Counselling			
<b>Ambulance membership fee</b>		50%		2 months
<b>Health appliances</b> Crutches, Brace (knee), Splint (finger, hand, wrist, arm, elbow), Cam boot	Purchase of device (supporting documentation required)	50%	\$225 total all appliances every 2 years	12 months

\* Benefit Bonus only applies when Core Essentials is combined with hospital cover. Benefit Bonus accumulates each year on join anniversary. For Couple and Family memberships, each person may only claim up to 50% of the accrued benefit bonus in any one year.



**Note:** Please read and retain for future reference. This product summary is not a complete description of your cover. Further details can be found in your Latrobe Health Services Member Guide, fund rules, Online Member Service, Latrobe app or call 1300 362 144 to check what you are covered for before receiving treatment.