

# Premier Families Extras

Product summary  
YFT



## 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>	\$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
<b>Emergency ambulance</b>	Unlimited emergency ambulance transports where necessary	No limit	No limit	1 day
<b>General dental</b> Items as per dental schedule	Periodic oral examination	2 free up to \$60 each Up to \$42 on additional services	\$1000 per person	2 months
	Scale and clean	2 free up to \$120 Up to \$75 on additional services		
	Fluoride treatments	2 free up to \$36		
	Adhesive restoration (filling 1 surface)	\$80		
	Preparation of 1 root canal	\$140		
	Filling of 1 root canal	\$145		
	Surgical tooth extraction	\$140		
	X-rays	1 free X-ray up to \$50 \$32 on additional services		
	Simple tooth extraction	\$84		
	Mouth guard	\$80		
<b>Major dental</b> Items as per dental schedule	Treatment of acute periodontal infection	\$55	\$875 per person	12 months
	Bridge pontic –indirect	\$550		
	Full crown veneers	\$680		
<b>Orthodontics</b>	Orthodontics course	100%	\$750 per person \$2400 lifetime limit	12 months
<b>Optical</b>	Spectacles and repairs	\$250	\$250 per person	6 months
	Contact lenses			
	Prescription sunglasses			
<b>Group physiotherapy / hydrotherapy</b>	Group sessions	\$15	\$550 per person \$1650 per membership	2 months
<b>Physiotherapy</b>		\$50		
<b>Antenatal and postnatal classes</b>				
<b>Chiropractic</b>	Consultation	\$45		
<b>Osteopathy</b>				
<b>Exercise physiology</b>				

**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.

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Acupuncture	Consultation	\$45	\$400 per person \$1200 per membership	2 months
Chinese medicine				
Massage (with registered provider)				
Myotherapy				
Nutrition and dietetics				
Audiology	Consultation	\$40	\$425 per person \$1275 per membership	2 months
Eye therapy				
Occupational therapy				
Speech therapy				
Podiatry	Consultation	\$45	\$400 per person	2 months
Podiatry services	Purchase of orthotics and other items as per podiatry schedule	65%	\$1200 membership limit	
Psychology	Psychology	\$60	\$450 per person \$1350 per membership	2 months
	Stress management			
	Counselling			
Ambulance membership fee	100%			2 months
Health appliances Blood glucose monitor Nebuliser Air compressor pump TENS machine Peak flow monitor CPAP machine Asthma spacer Hearing aid Crutches Brace (Knee) Splint (finger, hand, wrist, arm, elbow) Cam boot Wheelchair	Purchase of devices	65%	\$500 total all appliances every 2 years	12 months
Medical gases (oxygen, medical air)				
Pregnancy compression garments				

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<b>Health maintenance</b>				
Australian Breast Feeding Association fees	Membership fee	\$50	\$225 per person \$675 per membership	2 months
Nicotine replacement therapy	Supply of Nicotine Replacement Therapy (Requires medical documentation and official pharmacy receipt)	\$40		
QUIT smoking course	Per course	\$100		
<b>EpiPen</b>	Purchase of device	100%	\$340 per person \$1020 per membership	2 months
<b>Immunotherapy (allergy)</b>	Supply of allergy vaccine	100%		
<b>Pharmaceuticals</b>	Includes most prescribed items not subsidised by the government. Benefits will be paid after the PBS standard subsidy charge has been deducted	\$50		
<b>Skin prick test</b>	Allergy testing	100%		
<b>Travel vaccines</b>	Supply of travel vaccine	\$50		
<b>Infant sleep school</b>	Participation in recognised sleep management program	100%	\$300 per membership	2 months
<b>HPV vaccine</b>		1 per lifetime, per person		2 months
<b>Top-up amount to cover additional extras services required in case of school accident for child dependants</b>		100%	\$175	12 months
<b>Travel for outpatient medical specialist and specialist major dental appointments (over 200km round trip)</b>		0.15c per km	\$100	2 months

\* Benefit Bonus only applies when Premier Families Extras 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.