

### Product features

Excess options (per person per calendar year)	\$500, \$750
Excess payable for dependents	No
Available without extras	Yes
Accident Advantage	Yes
Emergency Ambulance	Yes

### Excess

Your chosen level of excess is a non-refundable amount of money that you pay towards the cost of services before benefits are payable when admitted into a hospital. If hospitalised, the total excess amount of your cover will apply once per person per calendar year.

### Accident Advantage

If you have an accident and visit a doctor or Emergency Department within 72 hours, Latrobe Health will cover related excluded or restricted treatments. Hospital admissions must occur within 90 days of injury, and documentation is required for benefits to be paid.

### What's covered?

This product includes cover for accommodation in a participating private hospital, theatre fees, Medicare-approved prostheses and pharmaceuticals (excluding experimental and high-cost non-PBS drugs).

### What's not covered?

Charges for medical services when you are not an inpatient, including radiology, pathology and costs associated with treatment at a private hospital emergency department, are not covered. Treatment for pre-existing conditions (other than hospital psychiatric services, rehabilitation or palliative care) within the 12-month waiting period is not covered.

Limited benefits are paid for inpatient treatments that are not covered by Medicare, which include but are not limited to cosmetic procedures, dental surgery, podiatry surgery and prostheses associated with a surgery not covered by Medicare.

### Out-of-pocket costs

Under this product, you may have to pay out-of-pocket costs above what you get from Medicare and Latrobe. Before you go to hospital, you should ask your doctors, hospital and Latrobe about any out-of-pocket costs that may apply to you.

### What does this mean?

- ✓ = Covered
- R = Restricted cover – minimum accommodation, no theatre fee payable
- X = No cover in a public or private hospital
- N/A = not applicable

### 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.

### Your product includes hospital treatment for these clinical categories

- R Rehabilitation – treatment to improve and restore function
- R Hospital psychiatric services – mental health conditions
- R Palliative care – treatment for terminal illness and end of life care
- ✓ Brain and nervous system – stroke, brain or spinal cord tumours
- ✓ Eye (not cataracts) – retinal detachment, tear duct conditions, eye infections and medically managed trauma to the eye
- ✓ Ear, nose and throat – damaged ear drum, sinus surgery, removal of foreign bodies, stapedectomy and throat cancer
- ✓ Tonsils, adenoids and grommets – hospital treatment of the tonsils, adenoids and insertion or removal of grommets
- ✓ Bone, joint and muscle – carpal tunnel, fractures, hand surgery, joint fusion, bone spurs, osteomyelitis and surgery for bone cancer
- ✓ Joint reconstructions – torn tendons, rotator cuff tears and damaged ligaments
- ✓ Kidney and bladder – kidney stones, adrenal gland tumour and incontinence
- ✓ Male reproductive system – male sterilisation, circumcision and prostate cancer
- ✓ Digestive system – gallstones, irritable bowel syndrome, haemorrhoids
- ✓ Hernia and appendix – hernia operations and appendicitis
- ✓ Gastrointestinal endoscopy – colonoscopy and gastroscopy
- ✓ Gynaecology – endometriosis, polycystic ovaries, repairs post childbirth
- ✓ Miscarriage and termination of pregnancy
- ✓ Chemotherapy, radiotherapy and immunotherapy (for cancer)
- ✓ Pain management – treatment of chronic pain NOT with a device
- ✓ Skin – surgery to remove melanoma, other skin lesions and wound repair
- ✓ Breast surgery (medically necessary) – breast lesion, breast tumours
- ✓ Diabetes management (excluding insulin pumps) – stabilisation
- X Dental surgery – removal of wisdom teeth, dental implants
- X Lung and chest – lung cancer, respiratory conditions, asthma, pneumonia
- X Blood – blood clotting disorder, bone marrow transplants
- X Heart and vascular system – heart attack, stents, varicose veins
- X Back, neck and spine – sciatica, prolapsed discs, curvature of spine
- X Plastic and reconstructive surgery (medically necessary) – burns, skin grafts
- X Podiatric surgery (provided by a registered podiatric surgeon)
- X Implantation of hearing devices – Cochlear implants
- X Cataracts – replacement of eye lens
- X Joint replacements – full or partial replacement of joints
- X Dialysis of chronic kidney failure – filtering blood through a machine
- X Insulin pumps – treatment of diabetes with a pump that delivers insulin
- X Pain management with device – insertion of a device to manage pain
- X Sleep studies – investigation of sleep apnoea and snoring
- X Pregnancy and birth – treatment before, during and after having a baby
- X Assisted reproductive services – treatment to assist conception
- X Weight loss surgery – surgical treatment of obesity

### Hospital waiting periods

1 day	Emergency ambulance & Accident Advantage
2 months	Psychiatric services, rehabilitation and palliative care All other hospital services
12 months	Pre-existing conditions (excluding hospital psychiatric services, rehabilitation and palliative care)
N/A	Pregnancy and birth

