Core Family Extras

Product summary YFB





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
Benefit bonus*	\$50 per person capped at \$100 up to \$250 per	6 months		
Emergency ambulance	Unlimited ambulance transports where necessary	No limit	No limit	1 day
General dental Items as per dental schedule	Periodic oral examination	1 free up to \$60 each Up to \$32 on additional services	\$375 per person	2 months
	Scale and clean	1 free up to \$120 Up to \$60 on additional services		
	Fluoride treatments	2 free up to \$36		
	Adhesive restoration (filling 1 surface)	\$70		
	Preparation of 1 root canal	\$126.60		
	Filling of 1 root canal	\$131.80		
	X-rays	1 free X-ray up to \$50 \$25 on additional services		
	Simple tooth extraction	\$70		
	Mouth guard	\$80		
Optical	Spectacles and repairs		\$200 per person	6 months
	Contact lenses	\$200		
	Prescription sunglasses			
Physiotherapy	Consultation	\$40	\$200 per person \$600 per membership	2 months
Osteopathy		\$30		
Antenatal and postnatal classes				
Chiropractic				
Exercise physiology				
Speech therapy Acupuncture		\$30		
Massage	Consultation	\$35	\$150 per person \$450 per membership	2 months
(with registered provider)		\$30		
Myotherapy				
Nutrition and dietetics				
Psychology	Psychology	\$30)	\$225 per person	2 months
	Stress management		\$675 per membership	
	Counselling			
Ambulance membership fee		50%		2 months



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Health appliances Nebuliser Peak flow monitor Asthma spacer Crutches Brace (knee) Splint (finger, hand, wrist, arm, elbow) Cam boot	Purchase of device (supporting documentation required)	65%	\$225 total all appliances every 2 years per membership	12 months

^{*} Benefit Bonus only applies when Core Family 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.

