

GENERAL FUND INFORMATION

Fund Name: Latrobe Health Services
Address: 32 Darlimurla Ave
 Newborough VIC 3825

Telephone: 1300 362 144

Chief Executive Officer: Ian Whitehead

HOSPITAL INFORMATION

Postal Address for Claims: Latrobe Health Services
 Reply Paid 41
 Morwell VIC 3840

Hospital Claim Enquiries: 1300 362 144

E-mail: hcenquiry@lhs.com.au

Exgratia Requests hcenquiry@lhs.com.au

The Product Template is a only a guide and is not a substitute for OEC. An Online Eligibility Check (OEC) must be conducted to determine product coverage.

Open Products	Hospital Suite - 1 May 2023					
	Health Start Package (Basic Hospital)	Bronze Hospital	Bronze Plus Hospital	Silver Hospital	Silver Plus Hospital	Corporate Gold Hospital
Rehabilitation	✓R	✓R	✓R	✓R	✓R	✓
Hospital psychiatric services	✓R	✓R	✓R	✓R	✓R	✓
Palliative care	✓R	✓R	✓R	✓R	✓	✓
Brain and nervous system	✓R	✓	✓	✓	✓	✓
Eye (not cataracts)	✓R	✓	✓	✓	✓	✓
Ear, nose and throat	✓R	✓	✓	✓	✓	✓
Tonsils, adenoids and grommets	✓R	✓	✓	✓	✓	✓
Bone, joint and muscle	✓R	✓	✓	✓	✓	✓
Joint reconstructions	✓R	✓	✓	✓	✓	✓
Kidney and bladder	✓R	✓	✓	✓	✓	✓
Male reproductive system	✓R	✓	✓	✓	✓	✓
Digestive system	✓R	✓	✓	✓	✓	✓
Hernia and appendix	✓R	✓	✓	✓	✓	✓
Gastrointestinal endoscopy	✓R	✓	✓	✓	✓	✓
Gynaecology	✓R	✓	✓	✓	✓	✓
Miscarriage and termination of pregnancy	✓R	✓	✓	✓	✓	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	✓R	✓	✓	✓	✓	✓
Pain management	✓R	✓	✓	✓	✓	✓
Skin	✓R	✓	✓	✓	✓	✓
Breast surgery (medically necessary)	✓R	✓	✓	✓	✓	✓
Diabetes management (excluding insulin pumps)	✓R	✓	✓	✓	✓	✓
Dental surgery	✓R	✗	✓	✓	✓	✓
Lung and chest	✓R	✗	✓	✓	✓	✓
Blood	✓R	✗	✓	✓	✓	✓
Heart and vascular	✓R	✗	✗	✓	✓	✓
Back, neck and spine	✓R	✗	✗	✓	✓	✓
Plastic and reconstructive surgery (medically necessary)	✓R	✗	✗	✓	✓	✓
Podiatric surgery (provided by a registered podiatric surgeon)	✓R	✗	✗	✓	✓	✓
Implantation of hearing devices	✓R	✗	✗	✓	✓	✓
Cataracts	✓R	✗	✗	✗	✓	✓
Joint replacements	✓R	✗	✗	✗	✓	✓
Dialysis for chronic kidney failure	✓R	✗	✗	✗	✓	✓
Insulin pumps	✓R	✗	✗	✗	✓	✓
Pain management with device	✓R	✗	✗	✗	✓	✓
Sleep studies	✓R	✗	✗	✗	✓	✓
Pregnancy and birth	✓R	✗	✗	✗	✗	✓
Assisted reproductive services	✓R	✗	✗	✗	✗	✓
Weight loss surgery	✓R	✗	✗	✗	✗	✓
Accident Cover for included services	✓	✓	✓	✓	✓	✓
Private room accommodation for included services	✓R	✓	✓	✓	✓	✓
Excess	No excess is payable on this product	Members have the choice of a \$250, \$500 or \$750 excess to reduce the premium. No excess is payable for dependants	Members have the choice of a \$250, \$500 or \$750 excess to reduce the premium. No excess is payable for dependants	Members have the choice of a \$250, \$500 or \$750 excess to reduce the premium. No excess is payable for dependants	Members have the choice of a \$250, \$500 or \$750 excess to reduce the premium. No excess is payable for dependants	\$30 copayment for same day admissions. \$70 per night copayment for overnight admissions, capped at \$490 per admission. No excess payable for dependants
		The excess is paid once per member per calendar year no matter how many times a person may be hospitalised. The excess applies for day and overnight admissions.				

✓	Fully Covered
✓R	Restricted = min accommodation, no theatre fee payable
✗	Excluded

Closed Products	Hospital Suite - 1 January 2022							
Hospital treatments and services by clinical category	Basic Public Hospital HX	Gold Hospital G500, X6, X7	Gold Top Hospital H3, X1, X2, X3, X4, X5	Gold Hospital Federation EX1, EX2	Loyal Member Gold Hospital LM	Gold Hospital Choice Member H1	Gold Top Hospital Copayment H2	Gold Hospital Family Care K1, K2, K3
Rehabilitation	✓R	✓	✓	✓	✓	✓	✓	✓
Hospital psychiatric services	✓R	✓	✓	✓	✓	✓	✓	✓
Palliative care	✓R	✓	✓	✓	✓	✓	✓	✓
Brain and nervous system	✓R	✓	✓	✓	✓	✓	✓	✓
Eye (not cataracts)	✓R	✓	✓	✓	✓	✓	✓	✓
Ear, nose and throat	✓R	✓	✓	✓	✓	✓	✓	✓
Tonsils, adenoids and grommets	✓R	✓	✓	✓	✓	✓	✓	✓
Bone, joint and muscle	✓R	✓	✓	✓	✓	✓	✓	✓
Joint reconstructions	✓R	✓	✓	✓	✓	✓	✓	✓
Kidney and bladder	✓R	✓	✓	✓	✓	✓	✓	✓
Male reproductive system	✓R	✓	✓	✓	✓	✓	✓	✓
Digestive system	✓R	✓	✓	✓	✓	✓	✓	✓
Hernia and appendix	✓R	✓	✓	✓	✓	✓	✓	✓
Gastrointestinal endoscopy	✓R	✓	✓	✓	✓	✓	✓	✓
Gynaecology	✓R	✓	✓	✓	✓	✓	✓	✓
Miscarriage and termination of pregnancy	✓R	✓	✓	✓	✓	✓	✓	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	✓R	✓	✓	✓	✓	✓	✓	✓
Pain management	✓R	✓	✓	✓	✓	✓	✓	✓
Skin	✓R	✓	✓	✓	✓	✓	✓	✓
Breast surgery (medically necessary)	✓R	✓	✓	✓	✓	✓	✓	✓
Diabetes management (excluding insulin pumps)	✓R	✓	✓	✓	✓	✓	✓	✓
Dental surgery	✓R	✓	✓	✓	✓	✓	✓	✓
Lung and chest	✓R	✓	✓	✓	✓	✓	✓	✓
Blood	✓R	✓	✓	✓	✓	✓	✓	✓
Heart and vascular	✓R	✓	✓	✓	✓	✓	✓	✓
Back, neck and spine	✓R	✓	✓	✓	✓	✓	✓	✓
Plastic and reconstructive surgery (medically necessary)	✓R	✓	✓	✓	✓	✓	✓	✓
Podiatric surgery (provided by a registered podiatric surgeon)	✓R	✓	✓	✓	✓	✓	✓	✓
Implantation of hearing devices	✓R	✓	✓	✓	✓	✓	✓	✓
Cataracts	✓R	✓	✓	✓	✓	✓	✓	✓
Joint replacements	✓R	✓	✓	✓	✓	✓	✓	✓
Dialysis for chronic kidney failure	✓R	✓	✓	✓	✓	✓	✓	✓
Insulin pumps	✓R	✓	✓	✓	✓	✓	✓	✓
Pain management with device	✓R	✓	✓	✓	✓	✓	✓	✓
Sleep studies	✓R	✓	✓	✓	✓	✓	✓	✓
Pregnancy and birth	✓R	✓	✓	✓	✓	✓	✓	✓
Assisted reproductive services	✓R	✓	✓	✓	✓	✓	✓	✓
Weight loss surgery	✓R	✓	✓	✓	✓	✓	✓	✓
Accident Cover for included services	✓R	✓	✓	✓	✓	✓	✓	✓
Private room accommodation for included services	✗	✓	✓	✓	✓	✓	✓	✓
Excess	No excess or copayment in a share room. \$80 per night copayment for single room.	Members have the choice of a \$500, \$750 or \$1,000 excess to reduce the premium. No excess payable for dependants.	Members have the choice of a \$0, \$150, \$250, \$500, \$750 or \$1,000 excess to reduce the premium. Excess is payable for dependants	Members have the choice of a \$250 or \$500 excess to reduce the premium. Excess is payable for dependants	Excess changes based on tenure - \$300 in Year 1, \$250 in Year 2, \$200 in Year 3, \$150 in Year 4 and \$0 in Year 5 and beyond. No excess payable for dependants	\$30 copayment for same day admissions. \$70 per night copayment for overnight admissions, capped at \$490 per admission. No excess payable for dependants	\$30 copayment for same day admissions. \$40 per night copayment for overnight admissions, capped at \$280 per admission. Copayment is payable for dependants	\$30 copayment for same day admissions under K1 and K2, no copayment for same day admissions under K3. Members have a choice of \$0, \$40 or \$70 per night copayment for overnight admissions, capped at \$0, \$280 and \$490 per admission respectively. Copayment is payable for dependants
	The excess is paid once per member per calendar year (to a maximum of twice per family policy) no matter how many times a person may be hospitalised. The excess applies for day and overnight admissions.		Excess payable once per year for single membership or twice per year for family membership. One member can pay two excesses. The excess applies for day and overnight admissions.					