



Standard Extras



Unlimited optical
and general dental



\$16 physio
visits



Cover for
orthodontics



Save
20%
at over 50 pharmacies

You can claim benefits at your own recognised provider, or to receive the highest possible benefits, just choose a Health Partners professional. We offer our own dental and optical services and have a state-wide network of participating pharmacies and physiotherapists.

Please refer to the **Health Partners Member Guide** for details about benefits, waiting periods and claiming.

General Dental

Limit

<p>At Health Partners Dental and Barossa Dental</p> <p>60% benefit applies. Dependent children receive 1 gap-free check-up per year*. Dependent children receive 1 gap-free standard Health Partners mouthguard per year^.</p>	No limit
<p>At other dental providers</p> <p>A schedule of benefits applies; please call us for a quote.</p>	

*Gap-free dental check-up includes exam, scale & clean, X-rays, and fluoride treatment (item numbers: 11, 12, 22, 111, 114, 121).

^Benefit for one standard mouthguard (item no. 151) can only be claimed once per dependant child, per year. Select colours only.

Major Dental/Periodontic

Limit

<p>At Health Partners Dental and Barossa Dental</p> <p>60% benefit applies.</p>	\$900 (\$500 sub-limit at other dental providers)
<p>At other dental providers</p> <p>A schedule of benefits applies; please call us for a quote.</p>	

Benefits claimed at Health Partners Dental will count towards the limits at other dental providers, and vice versa.

Endodontic

Limit

<p>At Health Partners Dental and Barossa Dental</p> <p>60% benefit applies. 40% unlimited benefit applies at Health Partners Dental if you reach your limit for the year.</p>	\$500
<p>At other dental providers</p> <p>A schedule of benefits applies; please call us for a quote.</p>	

Benefits claimed at Health Partners Dental will count towards the limits at other dental providers, and vice versa.

Orthodontic

Limit

<p>60% benefit for treatment by an orthodontist. 40% benefit for treatment by a general dentist. Includes spacers, orthodontic plates, retainers. A treatment plan may be required.</p>	Lifetime limit of \$200 after 1 year, \$1,000 after 2 years and \$1,500 after 5 years.
---	--

Standard Extras

continued



Optical	Limit
<p>At Health Partners Optical</p> <p>60% benefit for prescription glasses/sunglasses/contact lenses. 1 pair of gap-free single vision prescription glasses per year (selected range, within annual limits).</p> <p>40% unlimited benefit applies at Health Partners Optical if you reach your limit for the year. 30% discount on non-prescription sunglasses, solutions and accessories. No limit.</p>	<p>\$270 prescription glasses \$150 contact lenses</p>
<p>At other optical providers</p> <p>40% benefit for prescription glasses/prescription sunglasses/contact lenses.</p>	<p>\$200 (\$55 sub-limit for frames)</p>

Benefits claimed at Health Partners Optical will count towards the limits at other optical providers, and vice versa.

Pharmacy	Limit
<p>At Health Partners Participating Pharmacies</p> <p>PBS prescriptions, not already subsidised by the Government: pay max. of \$20</p> <p>Private prescriptions, including: Vaccinations pay max. of \$39</p> <p style="padding-left: 40px;">Hormone implants</p> <p style="padding-left: 40px;">Allergen implants</p> <p style="padding-left: 40px;">IVF-associated drugs</p> <p>Compounding prescriptions pay max. of \$39</p> <p>20% discount on most non-prescription items. No limit (some conditions apply).</p>	<p>\$500</p> <p>Please ask your pharmacist about the benefits that apply to your prescription and if you can save more with generic brands.</p>

Physiotherapy	Benefit	Limit
<p>At Health Partners Participating Physiotherapists - your choice of:</p> <p><i>General Physiotherapist</i></p> <p>You pay a set gap for:</p> <p style="padding-left: 40px;">Initial & subsequent consultations pay only \$16</p> <p style="padding-left: 40px;">Long consultations pay only \$25</p> <p style="padding-left: 40px;">Hydrotherapy pay only \$5</p> <p style="padding-left: 40px;">Lymphoedema treatment pay only \$25</p> <p><i>Focus Physiotherapist*</i></p> <p>You pay a set gap for:</p> <p style="padding-left: 40px;">Initial & subsequent consultations pay only \$34</p> <p style="padding-left: 40px;">Long consultations pay only \$34</p> <p style="padding-left: 40px;">Hydrotherapy pay only \$5</p>		<p>\$750 (\$450 sub-limit for other physiotherapy providers and for group treatment)</p>
<p>At other physiotherapy providers</p> <p>Set benefits apply, for example:</p> <p style="padding-left: 40px;">Initial consultation \$26</p> <p style="padding-left: 40px;">Subsequent consultations \$20</p> <p style="padding-left: 40px;">Long consultations \$23</p> <p style="padding-left: 40px;">Group treatment \$10</p> <p style="padding-left: 40px;">Lymphoedema treatment \$40</p> <p style="padding-left: 40px;">Hydrotherapy \$6.50</p> <p style="padding-left: 40px;">Home or hospital visit \$30</p> <p style="padding-left: 40px;">Class consultation \$10</p>		

*Physiotherapists with advanced qualifications (e.g. a Master's Degree) recognised by the Australian Physiotherapy Association as Titled Physiotherapists; select practices only.

Podiatry	Benefit	Limit
<p>Set benefits apply.</p>	<p>Initial & subsequent consultations \$15</p>	<p>\$60</p>

Standard Extras

continued



Chiropractic/Osteopathy	Benefit	Limit	
Set benefits apply.	Initial consultation	\$30	
	Subsequent consultation	\$21	
	Long consultation	\$24	
	After hours consultation	\$29.50	
	Home visit	\$29.50	
	After hours home visit	\$35	
	Radiology (in providers' rooms)	60%	
Exercise Physiology		\$350	
Set benefits apply.	Initial consultation		\$24
	Subsequent consultation		\$18
	Group consultation	\$6	
Acupuncture			
Set benefits apply.	Initial consultation	\$27.60	
	Subsequent consultation	\$21	

Healthier Living*	Benefit	Limit
Bowel Cancer Screening Kit	\$22	\$22
Diabetes Membership	50%	\$50 per membership
Gym and Fitness	100%	\$150
Mole Check Body Scans	75%	\$75
Personal Health Assessment	100%	No limit
Post-Natal Lactation Consultations	60%	\$100

*For approved conditions or when medically necessary, subject to eligibility requirements; supporting documentation will be required. For further details refer to the **Programs, Health Aids and Appliances explained** section of the **Health Partners Member Guide**.

Aids and Appliances^	Benefit	Limit
Asthmatic Spray Appliances (e.g. pump/nebuliser, spacers)	60%	\$100 every 3 years
Blood Glucose Monitoring Machines	60%	

^A letter from your medical practitioner may be required. For further details refer to the **Programs, Health Aids and Appliances explained** section of the **Health Partners Member Guide**.

Emergency Ambulance	Benefit	Limit
Emergency services only; Australia-wide coverage; road and air services	100%	1 per person, per year up to \$20,000; 2 per policy, per year



Waiting Periods

Transferring from another fund? If you have already served your waiting periods for an equivalent level of cover, you will not have to re-serve your waiting periods. Otherwise the below waiting periods apply;

12 months: Major dental, Periodontics, Endodontic, Orthodontic and all Aids and Appliances.

2 months: all other services.



Add on: Natural Therapies

Natural Therapies is an optional add-on cover that provides benefits for a range of natural therapies, such as massage. Please ask us for more information.



Health Partners is a signatory to the Private Health Insurance Code of Conduct. Go to privatehealthcareaustralia.org.au/codeofconduct

Benefits vary according to cover level. Benefits are subject to the rules, conditions and eligibility criteria as set out in the Member Guide. It is the policyholder's responsibility to understand what is and what is not covered by their health insurance policy, therefore this information should be read in its entirety and retained in conjunction with the Health Partners Member Guide. Information about our Dispute Resolution Process and Health Partners' Privacy Policy can be found in the Member Guide. A Definition & Interpretation section is located in the Member Guide to assist in understanding key terms. If you are requiring treatment, you can call us on 1300 113 113 to check if you are covered and if your provider or chosen hospital is recognised by us.