Health Partners

Silver Hospital Plus Lite $750 Excess with Base Extras

$442.96 / month
(Before Rebate, Discount & Loading)
Available in QLD

You may be entitled to an Australian Government Rebate on the above premium. Your premium may also include a Lifetime Health Cover Loading, an Age-based Discount or an insurer discount. Check with your insurer for details.

This policy covers: Two adults (and no-one else).

- This policy exempts you from the Medicare Levy Surcharge.
- This policy provides accident cover - check with insurer for details.
- This policy does not provide benefits for travel or accommodation outside of hospital.

Policy ID: SPS/C15/QHTA20

Source: Private Health Information Statement (PHIS)

Hospital Cover

✓ Covered | R Restricted Cover | ✗ Not Covered

This policy includes cover for

- ✓ Back, neck and spine
- ✓ Blood
- ✓ Bone, joint and muscle
- ✓ Brain and nervous system
- ✓ Breast surgery (medically necessary)
- ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✓ Dental surgery
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Digestive system
- ✓ Ear, nose and throat
- ✓ Eye (not cataracts)
- ✓ Gastrointestinal endoscopy
- ✓ Gynaecology
- ✓ Heart and vascular system
- ✓ Hernia and appendix
- R Hospital psychiatric services
- ✓ Implantation of hearing devices
- ✓ Insulin pumps
- ✓ Joint reconstructions
- ✓ Kidney and bladder
- ✓ Lung and chest
- ✓ Male reproductive system
- ✓ Miscarriage and termination of pregnancy
- ✓ Pain management
- ✓ Palliative care
- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Podiatric surgery (provided by a registered podiatric surgeon)
- ✓ Rehabilitation
- ✓ Skin
- ✓ Sleep studies
- ✓ Tonsils, adenoids and grommets

This policy does not include cover for

- ✗ Assisted reproductive services
- ✗ Cataracts
- ✗ Dialysis for chronic kidney failure
- ✗ Joint replacements
- ✗ Pain management with device
- ✗ Pregnancy and birth
- ✗ Weight loss surgery

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on privatehealth.gov.au for which hospitals have arrangements with your insurer – https://privatehealth.gov.au/dynamic/agreementhospitals.

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

The following payments may also apply for hospital admissions

Excess: You will have to pay an excess of $750 per admission. This is limited to a maximum of $750 per person and $1500 per policy per year.

Co-payments: No co-payments

The following waiting periods for hospital admissions apply to new or upgrading members

Waiting periods:

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 2 months for all other treatments

Gap Cover

This provider offers 'known gap' or 'no gap' cover for medical bills for this product. The Medical Costs Finder (https://www.health.gov.au/resources/apps-and-tools/medical-costs-finder) lets you find out more about the cost of specialist medical services.

Other features of this hospital cover

Health Partners Support Programs: Hospital to Home, which includes Hospital Guide, Hospital in the Home and Rehab in the Home. Unlimited Emergency Ambulance as defined by Health Partners. Includes Accident Cover - providing you with protection for all clinical categories, even hospital procedures and services that are listed as exclusions on your individual cover details. For more details on the conditions and how we define Accident Cover, refer to our Member Guide. Members can also access a range of discounts, refer to the 'Member Discount' page at healthpartners.com.au.

Health Partners operates a preferred provider scheme available only in South Australia. See https://www.healthpartners.com.au/members/providers/.
Policy ID: SPS/C15/QHTA20 Source: Private Health Information Statement (PHIS)

Extras Cover

This policy includes General treatment (Extras) cover for

Note, for treatments marked with * : Health Partners and participating providers are in SA only. If you attend a Health Partners Dental or participating dental provider, higher benefits and 100% back on a dental check-up, including x-rays, will apply. General dental benefits are based on the Health Partners schedule of fees. If your provider charges a higher fee, a larger gap payment will apply. At Health Partners Optical get 100% back up to your optical limit and 40% thereafter once you've reached your limit. At Health Partners participating physiotherapists higher benefits apply. T&Cs apply.

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ **Chiropractic**	2	**$150 per person** combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy	• Initial visit: $30 • Subsequent visit: $25
✓ **Exercise physiology**	2	**$150 per person** combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy	• Initial visit: $30 • Subsequent visit: $25

✓ **General dental***	2	**$350 per person**	• Fluoride treatment: 35% of charge • Scale & clean: 35% of charge • Surgical tooth extraction: 35% of charge • Periodic oral examination: 35% of charge
✓ **Non PBS pharmaceuticals***	2	**$100 per person** combined limit for non pbs pharmaceuticals & vaccinations	• Per eligible prescription: $0
✓ **Optical***	2	**$100 per person**	• Multi-focal lenses & frames: 40% of charge • Single vision lenses & frames: 40% of charge
✓ **Osteopathy**	2	**$150 per person** combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy	• Initial visit: $30 • Subsequent visit: $25
✓ **Physiotherapy***	2	**$150 per person** combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy sub-limits apply	• Initial visit: $30 • Subsequent visit: $25
✓ **Vaccinations***	2	**$100 per person** combined limit for non pbs pharmaceuticals & vaccinations	• Per service: $0

In South Australia, get more from your cover by using Health Partners Dental and Optical practices - like 100% back on your dental check-up (including x-rays), and 40% benefit on other general dental services. At Health Partners Optical, you get 100% back on your optical limit, and an unlimited 40% benefit after you've reached your limit. At our participating physios get 100% back on a physio visit and 40% thereafter, up to your limit. Save 20% every day on full-price, non-prescription products at over 50 pharmacies across South Australia, which include participating Priceline and TerryWhite Chemmart stores. T&Cs apply.

This policy does not include General treatment (Extras) cover for

- ✗ Acupuncture
- ✗ Ante-natal/Post-natal classes
- ✗ Audiology
- ✗ Blood glucose monitors
- ✗ Chinese medicine
- ✗ Dietetics/dietary advice
- ✗ Endodontic
- ✗ Eye therapy (orthoptics)
- ✗ Health management / Healthy lifestyle
- ✗ Hearing aids
- ✗ Home nursing
- ✗ Major dental
- ✗ Occupational therapy
- ✗ Orthodontic
- ✗ Orthotics (podiatric orthoses)
- ✗ Podiatry
- ✗ Psychology
- ✗ Remedial massage
- ✗ Speech therapy

Other features of this general treatment cover: Combined limit for physio, chiro, exercise physiology & osteopathy provides flexibility for you to use your limit on what's important to you. T&Cs apply.

Ambulance cover

Ambulance cover is provided by the State government for Queensland residents (https://www.ambulance.qld.gov.au). This includes cover whilst interstate.

For further information about this policy see: https://www.healthpartners.com.au/health-insurance/understanding-private-health-insurance/

Insurer Details

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(Before Rebate, Discount & Loading)
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Call now 1300 113 113 Sponsor link

Health Partners
http://www.healthpartners.com.au
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