

**Health Partners****Silver Hospital Plus Advantage \$250 Excess with Combined Best Extras****\$676.04 / month**

(Before Rebate, Discount &amp; Loading)

Available in NSW &amp; ACT

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:** One adult & dependants (2 or more people, only one of whom is an adult).

Children (0 - 17), non-classified\* dependant (18 - 20) and students (21 - 31), as well as persons with a disability who qualify as a child, non-classified\* dependant and student in these age ranges.

\*Non-classified dependant: Non-classified dependant means a person who is aged between 18 and 20 (inclusive), is not married or living in a de facto relationship, and is a child of the policyholder or child of the policyholder's partner. References to Child Dependant include Non-Classified Dependant.

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

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**Policy ID: SPS/C30/NERT1D****Source: Private Health Information Statement (PHIS).**

## Hospital Cover

✓ Covered

R Restricted Cover

✗ Not Covered

**This policy includes cover for**

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

**This policy does not include cover for**

- |                                  |                       |                       |
|----------------------------------|-----------------------|-----------------------|
| ✗ Assisted reproductive services | ✗ 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](https://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 \$250 per admission. This is limited to a maximum of \$250 per person per year.

Excess payments do not apply to hospital admissions for dependants.

**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; includes Hospital Guide, Hospital in the Home and Rehab in the Home. Health Management Programs; Health Coaching. Benefits directly related to an admission and medically necessary: PBS approved prescriptions - 100% benefit & unlimited, Aids for recovery benefit 75% with \$100 limit, non-surgically implanted medical devices and human tissue products benefit 75% with \$150 limit. 12 month waiting period for insulin pumps & hearing devices. Members can also access a range of discounts, refer to the 'Member Discount' page at [healthpartners.com.au](https://healthpartners.com.au).

**For further information about this policy see:** <https://www.healthpartners.com.au/health-insurance>

Health Partners operates a preferred provider scheme available only in South Australia. See

<https://www.healthpartners.com.au/members/providers/>.

Policy ID: SPS/C30/NERT1D 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 2 x dental check-ups, including x-rays, will apply. General, Major and Endodontic dental benefits are based on the Health Partners schedule of fees. If your provider charges a higher fee, a larger gap payment will apply. 100% back up to your optical limits applies anywhere (sub-limit applies at recognised providers), but at Health Partners Optical you also receive 40% thereafter once limit reached. 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                                                                           |
|-------------------------------------|----|---------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|
| ✓ Acupuncture                       | 2  | <b>\$300 per person</b><br>combined limit for acupuncture, chinese medicine & remedial massage                                                          | <ul style="list-style-type: none"><li>• Initial visit: \$35</li><li>• Subsequent visit: \$35</li></ul> |
| ✓ Blood glucose monitors            | 12 | <b>\$600 per person</b><br>combined limit for blood glucose monitors, hearing aids, orthotics (podiatric orthoses) & other services<br>sub-limits apply | <ul style="list-style-type: none"><li>• Per monitor: 90% of charge</li></ul>                           |

|                                         |    |                                                                                                                                                               |                                                                                                                                                                                                                                   |
|-----------------------------------------|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ✓ Chinese medicine                      | 2  | <b>\$300 per person</b><br>combined limit for acupuncture, chinese medicine & remedial massage                                                                | <ul style="list-style-type: none"> <li>Initial visit: \$35</li> <li>Subsequent visit: \$35</li> </ul>                                                                                                                             |
| ✓ Chiropractic                          | 2  | <b>\$1,300 per person</b><br>combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy                                                 | <ul style="list-style-type: none"> <li>Initial visit: \$50</li> <li>Subsequent visit: \$40</li> </ul>                                                                                                                             |
| ✓ Dietetics/dietary advice              | 2  | <b>\$750 per person</b><br>combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, podiatry, psychology & speech therapy | <ul style="list-style-type: none"> <li>Initial visit: \$50</li> <li>Subsequent visit: \$50</li> </ul>                                                                                                                             |
| ✓ Endodontic*                           | 12 | <b>\$1,300 per person</b><br>combined limit for endodontic & major dental                                                                                     | <ul style="list-style-type: none"> <li>Filling of one root canal: 80% of charge</li> </ul>                                                                                                                                        |
| ✓ Exercise physiology                   | 2  | <b>\$1,300 per person</b><br>combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy                                                 | <ul style="list-style-type: none"> <li>Initial visit: \$50</li> <li>Subsequent visit: \$40</li> </ul>                                                                                                                             |
| ✓ Eye therapy (orthoptics)              | 2  | <b>\$750 per person</b><br>combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, podiatry, psychology & speech therapy | <ul style="list-style-type: none"> <li>Initial visit: \$50</li> <li>Subsequent visit: \$50</li> </ul>                                                                                                                             |
| ✓ General dental*                       | 2  | <b>No annual limit</b>                                                                                                                                        | <ul style="list-style-type: none"> <li>Fluoride treatment: 80% of charge</li> <li>Scale &amp; clean: 80% of charge</li> <li>Surgical tooth extraction: 80% of charge</li> <li>Periodic oral examination: 80% of charge</li> </ul> |
| ✓ Health management / Healthy lifestyle | 2  | <b>\$200 per person</b>                                                                                                                                       | <ul style="list-style-type: none"> <li>Health management: 90% of charge</li> </ul>                                                                                                                                                |
| ✓ Hearing aids                          | 12 | <b>\$600 per person</b><br>combined limit for blood glucose monitors, hearing aids, orthotics (podiatric orthoses) & other services<br>sub-limits apply       | <ul style="list-style-type: none"> <li>Hearing aid: 90% of charge</li> </ul>                                                                                                                                                      |
| ✓ Major dental*                         | 12 | <b>\$1,300 per person</b><br>combined limit for endodontic & major dental                                                                                     | <ul style="list-style-type: none"> <li>Full crown veneered: 80% of charge</li> </ul>                                                                                                                                              |
| ✓ Non PBS pharmaceuticals*              | 2  | <b>\$600 per person</b><br>combined limit for non pbs pharmaceuticals & vaccinations                                                                          | <ul style="list-style-type: none"> <li>Per eligible prescription: \$0</li> </ul>                                                                                                                                                  |
| ✓ Occupational therapy                  | 2  | <b>\$750 per person</b><br>combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, podiatry, psychology & speech therapy | <ul style="list-style-type: none"> <li>Initial visit: \$75</li> <li>Subsequent visit: \$75</li> </ul>                                                                                                                             |
| ✓ Optical*                              | 2  | <b>\$300 per person</b><br>sub-limits apply                                                                                                                   | <ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: 100% of charge</li> <li>Single vision lenses &amp; frames: 100% of charge</li> </ul>                                                                      |
| ✓ Orthodontic                           | 12 | <b>\$2,800 lifetime limit</b><br>sub-limits apply                                                                                                             | <ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: 100% of charge</li> </ul>                                                                                  |

|                                  |    |                                                                                                                                                               |                                                                                                         |
|----------------------------------|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|
| ✓ Orthotics (podiatric orthoses) | 12 | <b>\$600 per person</b><br>combined limit for blood glucose monitors, hearing aids, orthotics (podiatric orthoses) & other services<br>sub-limits apply       | <ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: 90% of charge</li> </ul>             |
| ✓ Osteopathy                     | 2  | <b>\$1,300 per person</b><br>combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy                                                 | <ul style="list-style-type: none"> <li>Initial visit: \$50</li> <li>Subsequent visit: \$40</li> </ul>   |
| ✓ Physiotherapy*                 | 2  | <b>\$1,300 per person</b><br>combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy<br>sub-limits apply                             | <ul style="list-style-type: none"> <li>Initial visit: \$50</li> <li>Subsequent visit: \$40</li> </ul>   |
| ✓ Podiatry                       | 2  | <b>\$750 per person</b><br>combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, podiatry, psychology & speech therapy | <ul style="list-style-type: none"> <li>Initial visit: \$50</li> <li>Subsequent visit: \$50</li> </ul>   |
| ✓ Psychology                     | 2  | <b>\$750 per person</b><br>combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, podiatry, psychology & speech therapy | <ul style="list-style-type: none"> <li>Initial visit: \$100</li> <li>Subsequent visit: \$100</li> </ul> |
| ✓ Remedial massage               | 2  | <b>\$300 per person</b><br>combined limit for acupuncture, chinese medicine & remedial massage                                                                | <ul style="list-style-type: none"> <li>Initial visit: \$35</li> <li>Subsequent visit: \$35</li> </ul>   |
| ✓ Speech therapy                 | 2  | <b>\$750 per person</b><br>combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, podiatry, psychology & speech therapy | <ul style="list-style-type: none"> <li>Initial visit: \$75</li> <li>Subsequent visit: \$75</li> </ul>   |
| ✓ Vaccinations*                  | 2  | <b>\$600 per person</b><br>combined limit for non pbs pharmaceuticals & vaccinations                                                                          | <ul style="list-style-type: none"> <li>Per service: \$0</li> </ul>                                      |

In South Australia, get more from your cover by using Health Partners Dental and Optical practices – like 100% back on 2 x dental check-ups (including x-rays) and a mouthguard. Plus, 90% benefit on other general and major dental services, up to your limits. At Health Partners Optical, you get 100% back on your optical limit, and an unlimited 40% benefit once you have reached your limit. 100% back on your optical limit is also available at other recognised optical providers, sub-limit applies. At our participating physios get 100% back on 2 physio visits and 90% 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**

✗ Ante-natal/Post-natal classes

✗ Audiology

✗ Home nursing

**Other features of this general treatment cover:** Combined limits create flexibility for you to use your limit on what's important to you. Acupuncture and Remedial Massage limits can also be used for other natural therapies, such as Chinese herbalism, myofascial release, therapeutic massage, Swedish massage, myotherapy & nutritionist. Also combined with the Hearing Aid limit is other appliances such as CPAP Machine, nebuliser & spacer devices. Sub-limits apply. Health Management limits include benefits for bowel screening, diabetes membership, weight management, post-natal lactation consultation and gym & fitness benefit (when medically necessary). T&Cs apply.

**For further information about this policy see:** <https://www.healthpartners.com.au/health-insurance>

## Ambulance cover

In NSW & ACT this policy provides:

Emergency: Unlimited with no waiting period.

Call-out fees: Will not be paid.

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

## Insurer Details

**Health Partners**

Silver Hospital Plus Advantage \$250 Excess with Combined Best Extras

**\$676.04 / month**

(Before Rebate, Discount & Loading)

Available in NSW & ACT

Call now  1300 113 113 Sponsor link

**Health Partners**

 <http://www.healthpartners.com.au>

 [ask@healthpartners.com.au](mailto:ask@healthpartners.com.au)

 1300 113 113

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