

**Health Partners****Standard Extras with Natural Therapies****\$142.48 / month**

(Before Rebate, Discount & Loading)

Available in All States

You may be entitled to an Australian Government Rebate on the above premium. Your premium may also include an insurer discount. Check with your insurer for details.

This policy covers: One adult & dependants, including non-student dependants (2 or more people, only one of whom is an adult).

Children (0 - 17), non-classified* dependant (18 - 20), students (21 - 31) and non-students (21 to 31), as well as persons with a disability who qualify as a child, non-classified* dependant, student and non-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 Dependand include Non-Classified Dependand.

At our providers: 60% benefit for dental and optical. Major Dental limit is \$900 and optical limit is \$270 for prescription glasses and \$150 for contacts. Only pay \$20 for eligible Physio consults, \$750 limit. T&Cs apply. See <https://www.healthpartners.com.au/members/providers/>.

Policy ID: SPS/I2N/AFIY1Y**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 will apply. Dependants (including Child Dependants) on Family/Single Parent covers receive 1 gap-free dental check-up at Health Partners Dental & participating dental providers. Healthier Living provides health management service and benefits, such as Bowel Cancer Screening Kits, Diabetes Membership, Gym and Fitness, Mole Check Body Scan, & Post-Natal Lactation Consultations - Benefits and limits vary. T&Cs apply.

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	\$350 per person combined limit for acupuncture, chiropractic, exercise physiology & osteopathy	- Initial visit: \$27.6 - Subsequent visit: \$21
✓ Blood glucose monitors	12	\$100 per person	Per monitor: 60% of charge
✓ Chinese medicine	2	\$160 per person combined limit for chinese medicine, remedial massage & other services	- Initial visit: \$20 - Subsequent visit: \$20
✓ Chiropractic	2	\$350 per person combined limit for acupuncture, chiropractic, exercise physiology & osteopathy	- Initial visit: \$30 - Subsequent visit: \$21
✓ Endodontic*	12	\$500 per person	Filling of one root canal: \$108

✓ Exercise physiology	2	\$350 per person combined limit for acupuncture, chiropractic, exercise physiology & osteopathy	- Initial visit: \$24 - Subsequent visit: \$18
✓ General dental*	2	No annual limit	- Fluoride treatment: \$16 - Scale & clean: \$52 - Surgical tooth extraction: \$112 - Periodic oral examination: \$25.6
✓ Health management / Healthy lifestyle*	2	\$150 per person	Health management: 100% of charge
✓ Major dental*	12	\$900 per person	Full crown veneered: \$500
✓ Non PBS pharmaceuticals*	2	\$500 per person combined limit for non pbs pharmaceuticals & vaccinations	Per eligible prescription: \$0
✓ Optical*	2	\$200 per person sub-limits apply	- Multi-focal lenses & frames: 40% of charge - Single vision lenses & frames: 40% of charge
✓ Orthodontic	12	\$1,500 lifetime limit sub-limits apply	Braces for upper & lower teeth, including removal plus fitting of retainer: 60% of charge
✓ Osteopathy	2	\$350 per person combined limit for acupuncture, chiropractic, exercise physiology & osteopathy	- Initial visit: \$30 - Subsequent visit: \$21
✓ Physiotherapy*	2	\$450 per person	- Initial visit: \$26 - Subsequent visit: \$20
✓ Podiatry	2	\$60 per person	- Initial visit: \$15 - Subsequent visit: \$15
✓ Remedial massage	2	\$160 per person combined limit for chinese medicine, remedial massage & other services	- Initial visit: \$20 - Subsequent visit: \$20
✓ Vaccinations*	2	\$500 per person combined limit for non pbs pharmaceuticals & vaccinations	Per service: \$0

At Health Partners, we want to help you get the most out of your cover. That's why we have invested in our own Health Partners dental and optical services. When you use these services or our network of participating dentists, pharmacies and physiotherapists, higher benefits and limits may apply. Contact us for more information. 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

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|---------------------------------|----------------------------------|------------------|
| ✗ Ante-natal/Post-natal classes | ✗ Hearing aids | ✗ Psychology |
| ✗ Audiology | ✗ Home nursing | ✗ Speech therapy |
| ✗ Dietetics/dietary advice | ✗ Occupational therapy | |
| ✗ Eye therapy (orthoptics) | ✗ Orthotics (podiatric orthoses) | |

Other features of this general treatment cover: Benefits available for Asthmatic Spray Appliances. 40% Optical unlimited benefit once annual limit is reached, plus unlimited 30% discount on non-prescription sunglasses - only at Health Partners Optical centres. 40% unlimited Endodontic benefit once annual limit is reached at Health Partners Dental centres. Natural Therapies provides benefits for Remedial Massage, Chinese Herbalism, Myofascial Release, Therapeutic Massage, Swedish Massage, Myotherapy and Nutritionist. Benefit \$20 per consultation and total annual limit for all combined Natural Therapy services is \$160 per person. T&Cs apply.

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

Ambulance cover

In all states this policy provides:

Emergency: With a waiting period of 2 months, limited to \$20,000 per policy per year, 1 service per year.

Call-out fees: Will be paid for each attendance, including emergency treatment without transport to hospital.

State schemes provide ambulance services for residents of Tasmania (https://www.health.tas.gov.au/ambulance/fees_and_accounts) and Queensland (<https://www.ambulance.qld.gov.au>).

Other features of this ambulance cover: Ambulance is limited to 1 per person, per year up to \$20,000; maximum 2 per policy. You will be covered for the cost of service required on medical grounds (excluding clinic-car type transport) that is deemed or classified as 'emergency' only (emergency classification determined by approved ambulance provider). Additionally, you will be covered for treatment where no transport is required. This will count towards your annual limit.

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

Insurer Details

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Call now  **1300 113 113**
Sponsor link**Health Partners** <http://www.healthpartners.com.au> ask@healthpartners.com.au **1300 113 113**

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