



## Health Partners Starter Extras

**\$85.32 / 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:** Two adults & dependants, including non-student dependants (3 or more people, only 2 of whom are adults).

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. Optical limit is \$120 (40% unlimited optical benefit once limit is reached). Only pay \$22 for eligible Physio consults, \$350 limit. T&Cs apply. See <https://www.healthpartners.com.au/members/providers/>.

**Policy ID:** SPS/I3/AFIZ2Y

**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. Receive a further 40% Optical unlimited benefit once annual limit is reached, plus an unlimited 30% discount on non-prescription sunglasses, at all Health Partners Optical centres. T&Cs apply.

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ General dental*	2	\$500 per person	<ul style="list-style-type: none"> <li>Fluoride treatment: \$16</li> <li>Scale &amp; clean: \$52</li> <li>Surgical tooth extraction: \$112</li> <li>Periodic oral examination: \$25.6</li> </ul>
✓ Non PBS pharmaceuticals*	2	\$200 per person combined limit for non pbs pharmaceuticals & vaccinations	<ul style="list-style-type: none"> <li>Per eligible prescription: \$0</li> </ul>
✓ Optical*	2	\$100 per person sub-limits apply	<ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: 40% of charge</li> <li>Single vision lenses &amp; frames: 40% of charge</li> </ul>
✓ Physiotherapy*	2	\$250 per person	<ul style="list-style-type: none"> <li>Initial visit: \$18</li> <li>Subsequent visit: \$15</li> </ul>
✓ Vaccinations*	2	\$200 per person combined limit for non pbs pharmaceuticals & vaccinations	<ul style="list-style-type: none"> <li>Per service: \$0</li> </ul>

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**

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

**Other features of this general treatment cover:** Receive a further 40% Optical unlimited benefit once annual limit is reached, plus an unlimited 30% discount on non-prescription sunglasses, at all Health Partners Optical centres. 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](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](mailto:ask@healthpartners.com.au)

 **1300 113 113**

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