

Better Extras

Better Extras is our high level of cover that provides 100% back on two dental check-ups, a physio visit and your optical limits. Plus cover on a wide range of services, including major dental, unlimited general dental, chiro, ambulance, remedial massage and more.

100% back.



100% back on two dental check-ups

Look after your dental health with 100% back on two proper dental check-ups, including x-rays and clean at Health Partners Dental.



100% back on your optical limit

Enjoy 100% back up to your optical limit on prescription eyewear at Health Partners Optical.



100% back on one physio visit

Keep your body feeling good with 100% back on one physio visit, at over 60 Health Partners participating physiotherapists.

	Provider	Services	Benefit	Limit	Waiting Period
100% back Dental Check-up	Health Partners Dental & Barossa Dental	Dental Check-up* Where clinically required. Includes examination, removal of plaque, stains and calculus, scale and clean, fluoride treatment and 2 x-rays.	100%	2 x check-ups	2 months
General Dental	Health Partners Dental & Barossa Dental	Preventative care, extractions and minor repairs such as fillings and fissure seals.	70%	Unlimited	2 months
	Outside provider, specialists & referrals		Set benefits. Call us for a quote.		
Member Bonus	Health Partners Dental & Barossa Dental	Standard mouthguard^	100%	1	2 months
		Dental products such as toothbrushes and whitening products.	20% discount	Unlimited	None
Major Dental	Health Partners Dental & Barossa Dental	Gum care, root canal, complex fillings, sleep apnoea care, crowns and dentures.	70%	\$800	
	Outside provider, specialists & referrals		Set benefits. Call us for a quote.		
Orthodontic	Recognised Orthodontist	Specialist dental treatment to help align teeth and jaws. Includes spacers, braces, orthodontic plates and retainers.	100%	Yr 1 - \$800 Yr 2 - \$1,000+ Yr 3 - \$1,200+ Yr 4 - \$1,500+ * A treatment plan will be required. * Maximum yearly amount, less previous amounts claimed. Lifetime limit is \$1,500.	12 months
	Recognised Dentist		50%		

*Dental check-up is available through Health Partners Dental and Barossa Dental only. Check-up includes the most common items where clinically required, items include 11, 12, 111, 114, 121, 123, 165 and 2 x 22.

^Standard mouthguard (151) with choice of 1 colour from selected range.

Benefits claimed at Health Partners Dental and outside dental providers will both count towards the dental limit.

	Provider	Services	Benefit	Limit	Waiting Period
100% back on Optical	Health Partners Optical	Prescription eyewear*	100% Plus 40% unlimited benefit once annual limit reached.	\$250	2 months
Optical	Outside provider	Prescription eyewear*	50%		
Member Bonus	Health Partners Optical	Non-prescription sunglasses and glasses, solutions and accessories.	30% discount	Unlimited	None

Benefits claimed at Health Partners Optical and outside optical providers will both count towards the optical limit.

*Prescription eyewear includes prescription glasses, prescription sunglasses, and prescription contact lenses. Also included are the add-ons to your prescription lenses such as tinting and anti-reflective coating.

Use your Core Therapies limit the way you want. We've bundled the most commonly used therapies, like physio, chiro and osteo, so you have the flexibility to use your limit on therapies that are important to you. Refer to our Member Guide for more information on eligibility.

	Provider	Services [†]	Benefit	Limit	Waiting Period
100% back on Physiotherapy	Health Partners participating physiotherapist	Initial or subsequent consultation only, excludes group, class and hydrotherapy treatment.	100% 1 x visit	\$500 \$200 sub-limit applies to group, class and hydrotherapy treatment.	2 months
Physiotherapy		Initial, subsequent, long, lymphoedema, hydrotherapy, group and class treatment.	70%		
Physiotherapy, Chiropractic, Osteopathy & Exercise Physiology	Outside provider	Initial consultation.	\$40		
		Subsequent, long and lymphoedema consultation.	\$35		
		Group, class and hydrotherapy treatment.	\$10		

[†]The benefits apply whether service is provided at home, hospital, clinic or pool for hydrotherapy. Hydrotherapy benefit does not include pool entry fees.

Benefits claimed at Health Partners participating physios and outside providers will all count towards the total limit.



Ambulance

All benefits per person, per calendar year

	Provider	Services	Benefit	Limit	Waiting Period
100% back on Emergency Ambulance	Recognised provider	Emergency ambulance service only; Australia-wide coverage for road and air services.	100%	1 up to the value of \$20,000	2 months



Pharmacy

All benefits per person, per calendar year

	Provider	Services	Benefit	Limit	Waiting Period
Pharmacy	Health Partners participating pharmacies	PBS prescriptions that are not already subsidised by the Government.	Pay max. of \$20	\$300	2 months
		Private and compounding prescriptions.*	Pay max. of \$40		
Member Bonus		Non-prescription items.†	20% discount	Unlimited	None

†Discount applies to most non-prescription items, some conditions apply.

*Including vaccinations, hormone implants, allergen implants and IVF-associated drugs.



Other Therapies

All benefits per person, per calendar year

Use your Other Therapies limit the way you want. We've bundled the less common therapy options together and provided a combined limit to create flexibility, so you can use your limit on therapies that are important to you. Refer to our Member Guide for more information on eligibility.

	Provider	Services	Benefit	Limit	Waiting Period
Podiatry, Dietitian, Eye Therapy, Speech Therapy & Occupational Therapy	Outside provider	Initial consultation.	\$35	\$500	2 months
		Subsequent consultation.	\$30		
Podiatry Surgery		Surgery in providers' room only.	70%		
Psychology		Initial and subsequent consultation.	\$75		


Wellness

All benefits per person, per calendar year

Use your Wellness limit the way you want. We've bundled the most commonly used therapies that support your overall wellness, so you have the flexibility to use your limit on the therapies that are important to you.

	Provider	Services	Benefit	Limit	Waiting Period
Remedial Massage Chinese Herbalism Myofascial Release Therapeutic Massage Swedish Massage Myotherapy Nutritionist Acupuncture	Outside provider	Initial and subsequent consultation.	\$30	\$200	2 months


Aids and Appliances

All benefits per person, per calendar year, unless otherwise stated

	Provider	Services	Benefit	Limit	Sub-limit	Waiting Period
Orthotics	Outside provider	Medically necessary aid and appliance. Refer to our Member Guide for more information regarding eligibility.	70%	\$400 sub-limits apply.	\$200 sub-limit annually	12 months
Asthmatic Spray Appliances - Nebuliser & Spacer Devices					\$200 sub-limit. Maximum applicable benefit is limited to once every rolling ^a 3 years.	
Blood Glucose & Blood Pressure Machines					\$200 sub-limit. Maximum applicable benefit is limited to once every rolling ^a 3 years.	
Hearing Aids					\$400 sub-limit. Maximum applicable benefit is limited to once every rolling ^a 3 years.	
Sleep Apnoea Apparatus					\$400 sub-limit. Maximum applicable benefit is limited to once every rolling ^a 3 years.	

^aA rolling year is defined as a continuous year period following each claimed date of service.



	Provider	Services	Benefit	Limit	Waiting Period
Bowel Cancer Screening	Health Partners participating pharmacies or a recognised provider	Healthier Living benefits are designed to support members who are looking to improve the way they manage their health condition(s) and overall wellness. Refer to our Member Guide for more information on eligibility.	70%	\$100	2 months
Quit Smoking Program	Health Partners participating pharmacies				
Diabetes Association Membership	Recognised provider				
Post-natal Lactation Consultation					
Weight Management Program					
Medically Necessary Gym & Fitness Programs					



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. If you are transferring to a higher level of cover, waiting periods will only apply to any additional services, treatments, goods and any higher limits. During this time you will receive the same benefits you received on your previous cover – for a Health Partners equivalent cover. Otherwise the waiting periods as shown will apply.

For further details refer to the ‘What you need to know about your extras cover’ section of the Health Partners Member Guide.



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.