



Gold Extras



Unlimited optical and general dental



Gap-free kids' services available



Emergency ambulance cover



Cover for orthodontics



Cover for health appliances



Physio set gaps

Comprehensive cover that provides the broadest range of services and a high level of benefits and limits.

You can claim benefits at your own recognised provider, or, to receive the highest possible benefits, just choose a Health Partners professional. We offer our own dental and optical services and have a state-wide network of participating pharmacies and physiotherapists.

Please refer to the [Health Partners Product Disclosure Statement](#) for details about benefits, waiting periods and claiming.

General Dental	Limit
<p>At Health Partners Dental and Barossa Dental 85% benefit applies. Dependant children receive 2 gap-free check-ups per year*. All members covered on the policy receive 1 gap-free standard Health Partners mouthguard per year*.</p>	No limit
<p>At other dental providers A schedule of benefits applies; please call us for a quote.</p>	

*Gap-free dental check-ups include exam, scale & clean, X-rays, fluoride treatment and fissure seals (item numbers: 11, 12, 13, 22, 25, 111, 114, 115, 121, 161).

*Benefit for one standard mouthguard (item no. 151) can only be claimed once per person, per year. Select colours only.

Major Dental/Periodontic	Limit
<p>At Health Partners Dental and Barossa Dental 85% benefit applies.</p>	\$1,500 (\$1,000 sub-limit at other dental providers)
<p>At other dental providers A schedule of benefits applies; please call us for a quote.</p>	

Benefits claimed at Health Partners Dental will count towards the limits at other dental providers, and vice versa.

Endodontic	Limit
<p>At Health Partners Dental and Barossa Dental 70% benefit applies. 40% unlimited benefit applies at Health Partners Dental if you reach your limit for the year.</p>	\$1,000
<p>At other dental providers A schedule of benefits applies; please call us for a quote.</p>	

Benefits claimed at Health Partners Dental will count towards the limits at other dental providers, and vice versa.

Orthodontic	Limit
<p>70% benefit for treatment by an orthodontist. 50% benefit for treatment by a general dentist. Includes spacers, orthodontic plates, retainers. A treatment plan may be required.</p>	Lifetime limit of \$500 after 1 year, \$1,500 after 2 years and \$2,500 after 5 years.



Optical	Limit
<p>At Health Partners Optical</p> <p>70% benefit for prescription glasses/sunglasses/contact lenses. 1 pair of gap-free single vision or multifocal prescription glasses per year (selected range, within annual limits). 40% unlimited benefit applies at Health Partners Optical if you reach your limit for the year. 30% discount on non-prescription sunglasses, solutions and accessories. No limit.</p>	<p>\$350 prescription glasses \$210 contact lenses</p>
<p>At other optical providers</p> <p>50% benefit for prescription glasses/prescription sunglasses/contact lenses.</p>	<p>\$250 (\$100 sub-limit for frames)</p>

Benefits claimed at Health Partners Optical will count towards the limits at other optical providers, and vice versa.

Pharmacy	Limit
<p>At Health Partners Participating Pharmacies</p> <p>PBS prescriptions, not already subsidised by the Government: pay max. of \$20</p> <p>Private prescriptions, including: Vaccinations pay max. of \$37</p> <p>Hormone implants</p> <p>Allergen implants</p> <p>IVF-associated drugs</p> <p>Compounding prescriptions: pay max. of \$37</p> <p>20% discount on most non-prescription items. No limit (some conditions apply).</p>	<p>\$600</p> <p>Please ask your pharmacist about the benefits that apply to your prescription and if you can save more with generic brands.</p>

Physiotherapy	Benefit	Limit
<p>At Health Partners Participating Physiotherapists - your choice of:</p> <p><i>General Physiotherapist</i></p> <p>You pay a set gap for:</p> <p>Initial & subsequent consultations pay only \$12</p> <p>Long consultations pay only \$20</p> <p>Hydrotherapy pay only \$5</p> <p><i>Focus Physiotherapist*</i></p> <p>You pay a set gap for:</p> <p>Initial & subsequent consultations pay only \$30</p> <p>Long consultations pay only \$30</p> <p>Hydrotherapy pay only \$5</p> <p>Dependant children receive 4 gap-free initial or subsequent consultations per year at any Health Partners Participating Physiotherapist.</p>		<p>\$1,000 (\$500 sub-limit for other physiotherapy providers and for group treatment)</p>
<p>At other physiotherapy providers</p> <p>Set benefits apply, for example:</p>	<p>Initial consultation \$30</p> <p>Subsequent & long consultations \$24</p> <p>Group treatment \$10</p>	

*Physiotherapists with advanced qualifications (e.g. a Master's Degree) recognised by the Australian Physiotherapy Association as Titled Physiotherapists; select practices only.

Pilates	Benefit	Limit
Set benefits apply.	Per session	\$10

Chiropractic/Osteopathy	Benefit	Limit
Set benefits apply.	Initial consultation \$42	\$400
	Subsequent consultation \$25	
	Radiology (in providers' rooms) 60%	
Exercise Physiology		
Set benefits apply.	Initial consultation \$28	\$400
	Subsequent consultation \$21	
	Group consultation \$8	



Acupuncture	Benefit		Limit
Set benefits apply.	Initial consultation	\$29	\$350
	Subsequent consultation	\$21	
Naturopathy			
Set benefits apply.	Initial consultation	\$28	
	Subsequent consultation	\$21	
Massage (Remedial or Therapeutic)	Benefit		Limit
Set benefits apply.	Per consultation	\$20	\$100
Dietary	Benefit		Limit
Set benefits apply.	Initial consultation	\$60	\$450
	Subsequent consultation	\$35	
	Group consultation	\$15	
Podiatry	Benefit		Limit
Set benefits apply.	Initial consultation	\$33	\$350
	Subsequent consultation	\$24	
	Surgery (in providers' room)	85%	
Orthotics			Limit
Set benefits apply; please call us for a quote.			\$300
Psychology	Benefit		Limit
Set benefits apply.	Initial consultation	\$75	\$400
	Subsequent consultation	\$70	
Hypnotherapy			
Set benefits apply.	Per consultation	\$60	
Speech Therapy	Benefit		Limit
Set benefits apply.	Initial consultation	\$75	\$400 up to 5 years
	Subsequent consultation	\$45	\$600 over 5 years <i>of continuous Gold Extras membership</i>
Occupational Therapy	Benefit		Limit
Set benefits apply.	Initial consultation	\$50	\$350 up to 3 years
	Subsequent consultation	\$40	\$500 over 3 years <i>of continuous Gold Extras membership</i>
Eye Therapy	Benefit		Limit
Set benefits apply.	Per consultation	\$25	\$250
RDNS	Benefit		Limit
Already subsidised RDNS services	100%		\$150



Wellness for Life*	Benefit	Limit
Bowel Cancer Screening Kit	\$22	\$22
Diabetes Membership	50%	\$50 per membership
Gym and Fitness	100%	\$200
Mole Check Body Scans	75%	\$100
Personal Health Assessment	100%	No limit
Post-Natal Lactation Consultations	85%	\$200
Quit Smoking	100%	\$100, lifetime limit \$200
Weight Management	Upon joining Upon reaching goal	\$50 \$100 Lifetime limit \$150

*For approved conditions or when medically necessary, subject to eligibility requirements; supporting documentation will be required.
For further details refer to the **Programs, Health Aids and Appliances explained** section of the **Health Partners Product Disclosure Statement**.

Aids and Appliances^	Benefit	Limit
Asthmatic Spray Appliances (e.g. pump/nebuliser, spacers)	85%	\$130 every 3 years
Blood Glucose Monitoring Machines	85%	\$250 (\$100 sub-limit for blood pressure machines) every 3 years.
Blood Pressure Machines	85%	
Hearing Aids	85%	\$800 up to 5 years \$900 over 5 years and under 10 years \$1,150 10 years and over <i>Based on continuous years of Gold Extras membership. Maximum applicable benefit is limited to once every 3 years.</i>
Low Vision Optical Magnification Aids	85%	\$50 every 3 years
Sleep Apnoea/CPAP Apparatus	75% up to 2 years 85% over 2 years and under 5 years 100% 5 years and over	\$500 up to 2 years \$750 over 2 years and under 5 years \$1,000 5 years and over <i>Based on continuous years of Gold Extras membership. Maximum applicable benefit is limited to once every 5 years.</i>
Circulation Booster (e.g. TENS Machine)	85%	\$50 every 3 years

^A letter from your medical practitioner may be required.
For further details refer to the **Programs, Health Aids and Appliances explained** section of the **Health Partners Product Disclosure Statement**.

Emergency Ambulance	Benefit	Limit
Emergency services only; Australia-wide coverage; road and air services	100%	1 per person, per year up to \$20,000; 2 per policy max, per year

Add on: Natural Plus

Natural Plus is an optional add-on cover that provides benefits for a range of natural therapies, such as massage. Please ask us for more information.

Benefits vary according to cover level. 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 and retained in conjunction with the **Health Partners Product Disclosure Statement** or **Member Guide**, particularly in relation to limits, waiting periods, restrictions and exclusions that may apply, plus Government incentives and surcharges. A glossary of terms that might assist can be found on the Health Partners website, along with the Fund Rules. 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.