



Silver Extras



Unlimited optical and general dental



Gap-free kids' services at Health Partners Dental



Save at over 50 pharmacies every day



Emergency ambulance cover



Physio set gaps



Cover for orthodontics

Medium level cover that offers generous benefits on the most popular services.

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</p> <p>60% benefit applies. Dependant children receive 1 gap-free check-up per year*. Dependant children receive 1 gap-free standard Health Partners mouthguard per year^.</p>	No limit
<p>At other dental providers</p> <p>A schedule of benefits applies; please call us for a quote.</p>	

*Gap-free dental check-up includes exam, scale & clean, X-rays, and fluoride treatment (item numbers: 11, 12, 22, 111, 114, 121).
^Benefit for one standard mouthguard (item no. 151) can only be claimed once per dependant child, per year. Select colours only.

Major Dental/Periodontic	Limit
<p>At Health Partners Dental and Barossa Dental</p> <p>60% benefit applies.</p>	\$900 (\$500 sub-limit at other dental providers)
<p>At other dental providers</p> <p>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</p> <p>60% benefit applies. 40% unlimited benefit applies at Health Partners Dental if you reach your limit for the year.</p>	\$500
<p>At other dental providers</p> <p>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>60% benefit for treatment by an orthodontist. 40% benefit for treatment by a general dentist. Includes spacers, orthodontic plates, retainers. A treatment plan may be required.</p>	Lifetime limit of \$200 after 1 year, \$1,000 after 2 years and \$1,500 after 5 years.



Optical	Limit
<p>At Health Partners Optical</p> <p>60% benefit for prescription glasses/sunglasses/contact lenses. 1 pair of gap-free single vision prescription glasses per year (selected range, within annual limits).</p> <p>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>\$270 prescription glasses \$150 contact lenses</p>
<p>At other optical providers</p> <p>40% benefit for prescription glasses/prescription sunglasses/contact lenses.</p>	<p>\$200 (\$55 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 Hormone implants Allergen implants 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>\$500</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> You pay a set gap for:</p> <p>Initial & subsequent consultations pay only \$16 Long consultations pay only \$25 Hydrotherapy pay only \$5</p> <p><i>Focus Physiotherapist*</i> You pay a set gap for:</p> <p>Initial & subsequent consultations pay only \$34 Long consultations pay only \$34 Hydrotherapy pay only \$5</p>		<p>\$750 (\$450 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 \$26 Subsequent consultations \$20 Long consultations \$23 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.

Podiatry	Benefit	Limit
Set benefits apply.	Initial & subsequent consultations	\$15
		\$60



Chiropractic/Osteopathy	Benefit	Limit
Set benefits apply.	Initial consultation	\$30
	Subsequent consultation	\$21
	Radiology (in providers' rooms)	60%
Exercise Physiology		
Set benefits apply.	Initial consultation	\$24
	Subsequent consultation	\$18
	Group consultation	\$6
Acupuncture		
Set benefits apply.	Initial consultation	\$27.60
	Subsequent consultation	\$21
Naturopathy		
Set benefits apply.	Initial consultation	\$26.40
	Subsequent consultation	\$20.40

\$350

Wellness for Life*	Benefit	Limit
Bowel Cancer Screening Kit	\$22	\$22
Diabetes Membership	50%	\$50 per membership
Gym and Fitness	100%	\$150
Mole Check Body Scans	75%	\$75
Personal Health Assessment	100%	No limit
Post-Natal Lactation Consultations	60%	\$100

*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)	60%	\$100 every 3 years
Blood Glucose Monitoring Machines	60%	

^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, 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.