



\$500
\$500 excess
Payable once per member per rolling year
Maximum 2 per membership per rolling year



Nil excess
No excess* on accidents or surgical removal of wisdom teeth



Emergency ambulance



Health Partners Support Programs

Great value for the young and healthy that covers the important stuff, including the unexpected such as cancer and heart attacks. You will be covered for all eligible Medicare-recognised procedures **except those listed under exclusions**. Please note this cover is not available for Family Focus memberships.

In-patient Procedures and Services

Here are some examples of the most common claims we receive for inpatient procedures and services, but if you have any specific concerns that you would like addressed please call us on 1300 113 113.

Chemotherapy	✓
Colonoscopy/Endoscopy/Cystoscopy	✓
Heart surgery (eg. Coronary Angioplasty)	✓
Hysterectomy/Vasectomy	✓
Joint reconstruction procedures	✓
Pharmaceuticals related to admission (PBS approved)	✓
Removal of Tonsils/Adenoids	✓
Removal of Kidney Stones/Gallstones/Appendix	✓
Spinal surgery	✓
Sterilisation/Vasectomy reversal	✓
Surgical removal of wisdom teeth*	✓
Varicose vein ligation and stripping (non-cosmetic)	✓
Psychiatric services [†]	⓪
Rehabilitation services	⓪

*Dental Extras cover also required to receive benefits for dental item numbers used in the procedure.
*Excess will be waived if treatment required is as a direct result of an accident that occurred after joining or transferring to this level of cover and up to 24 months prior to date of procedure admission, and claims are not compensable or payable via another source (such as via general insurance or workers compensation), or for surgical removal of wisdom teeth.
[†]Refer also to the 'Psychiatric Lifetime Limit Upgrade' information in the **Hospital Cover Information** section of the **Health Partners Product Disclosure Statement**.

Exclusions

Exclusions are the services for which benefits are not available on this level of cover.

- ✗ Assisted reproductive services (eg. IVF)
- ✗ Dialysis for chronic kidney failure
- ✗ Eye surgery
- ✗ Insulin pumps
- ✗ Joint replacement procedures
- ✗ Pregnancy & birth-related services
- ✗ Speech/Sound Processors (e.g. Cochlear Implant)
- ✗ Surgical weight loss procedures

Waiting periods

Waiting periods apply when you join without current cover or upgrade to a higher level of cover.

Pre-existing conditions	12 months
All other hospital services	2 months

- ✓ Included
- ✗ Exclusions
- ⓪ Restrictions: Limited benefits are available and may only cover a small portion of the cost of your hospitalisation, especially in a private hospital, which could leave you with significant out-of-pocket expenses.

Health Partners Support Programs

Home Health Partner

Care in your home if you leave hospital early after an operation. All cases are individually reviewed by the hospital prior to your discharge to the care of your GP, with a care plan developed appropriate to your clinical needs.

See the **Health Partners Product Disclosure Statement** for details.

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

Please refer to the **Health Partners Product Disclosure Statement** for details about hospital benefits, waiting periods and claiming. 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.