



\$250 or \$500 excess  
Payable once per member per rolling year  
Maximum 2 per membership per rolling year



No excess for kids



Emergency & non-emergency ambulance



Health Partners Support Programs

Affordable comprehensive cover that excludes maternity benefits, with an excess to lower premiums - all other eligible Medicare-recognised procedures are included.

### 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	✓
Dialysis for chronic kidney failure	✓
Eye surgery (including cataracts)	✓
Heart surgery (eg. coronary angioplasty)	✓
Hysterectomy/Vasectomy	✓
Insulin Pumps	✓
Joint replacement procedures	✓
Pharmaceuticals related to admission (PBS approved)	✓
Psychiatric services	✓
Rehabilitation services	✓
Removal of Kidney Stones/Gallstones/Appendix	✓
Speech/Sound Processors (e.g. Cochlear Implant)	✓
Spinal surgery	✓
Sterilisation/Vasectomy reversal	✓
Surgical removal of wisdom teeth*	✓
Surgical weight loss procedures	✓
Varicose vein ligation and stripping (non-cosmetic)	✓

\*Dental Extras cover also required to receive benefits for dental item numbers used in the procedure.

- ✓ Included
- ✗ Exclusions

### Exclusions

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

- ✗ Assisted reproductive services (eg. IVF)
- ✗ Pregnancy & birth-related services

### Loyalty benefits

Loyalty benefits apply for Insulin Pump replacements and Speech/Sound Processor replacements, as follows:

- ✓ 50% benefit after 3 years of continuous Gold Value Hospital membership
- ✓ 70% benefit after 4 years of continuous Gold Value Hospital membership
- ✓ 100% benefit after 5+ years of continuous Gold Value Hospital membership

Maximum applicable benefit is limited to once every 5 years.

### 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



## 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.
Health Coaching	Members suffering from chronic disease, complex health or mental health issues who are determined by Health Partners as requiring ongoing support. Telephone-based information and support for self-management of these health conditions is provided.
Newborn Support Program <i>(available when having your baby as a public patient in a public hospital)</i>	Ongoing support from the time you learn of your pregnancy through to the first 8 weeks of baby's life. Includes support, advice and benefits for: lactation consultations; post-natal advice; baby development and what to expect; first aid for babies; general parenting support - all of which can be accessed via email, phone or in person depending on your location.

See the [Health Partners Product Disclosure Statement](#) for details.

Ambulance	Benefit	Limit
Emergency and non-emergency services including on-the-spot, road and air services; Australia-wide coverage	100%	1 emergency or non-emergency trip per person, per year up to \$20,000

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.