



\$500 excess

Payable once per member per rolling year
Maximum 2 per membership per rolling year



No excess for kids



Emergency ambulance



Health Partners Support Programs

For those with an established family or people in good health, looking for a bit more cover. You will be covered for all eligible Medicare-recognised procedures **except those listed under exclusions.**

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	✓
Eye surgery (excluding cataracts)	✓
Heart surgery (eg. coronary angioplasty)	✓
Hysterectomy/Vasectomy	✓
Insulin Pumps	✓
Joint reconstruction	✓
Joint replacement procedures	Accidents only [^]
Pharmaceuticals related to admission (PBS approved)	✓
Removal of Kidney Stones/Gallstones/Appendix	✓
Removal of Tonsils/Adenoids	✓
Speech/Sound Processors (e.g. Cochlear Implant)	✓
Spinal surgery	✓
Sterilisation/Vasectomy reversal	✓
Surgical removal of wisdom teeth*	✓
Varicose vein ligation and stripping (non-cosmetic)	✓
Psychiatric services [~]	ⓘ
Rehabilitation services	ⓘ

^{*}Dental Extras cover also required to receive benefits for dental item numbers used in the procedure.
[~]Benefits provided 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).

[^]Refer also to the 'Psychiatric Lifetime Limit Upgrade' information in the **Hospital Cover Information** section of the **Health Partners Product Disclosure Statement**.

- ✓ Included
- ✗ Exclusions

ⓘ 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.

Exclusions

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

- ✗ Assisted reproductive services (eg. IVF)
- ✗ Cataracts (all other eye surgery included)
- ✗ Dialysis for chronic kidney failure
- ✗ Joint replacement procedures (except due to an accident[^])
- ✗ Pregnancy & birth-related services
- ✗ Surgical weight loss procedures

Loyalty benefits

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

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

Emergency Ambulance	Benefit	Limit
Emergency services only; Australia-wide coverage; road and air services.	100%	1 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.