



# National Extras



Unlimited general dental



Emergency ambulance cover



Cover for orthodontics



Cover for apparatus

This cover is the equivalent of our Top Extras cover for members living in country South Australia and interstate, who cannot conveniently access Health Partners' own network of providers. This cover provides you with higher benefits at many of your local health providers outside the Adelaide metropolitan area.

Plus, you can still take advantage of Health Partners' network of providers, such as our dental and optical centres, and even our participating pharmacies and physiotherapists if and when it does suit you. You can search for participating providers at [healthpartners.com.au/partnerssearch](http://healthpartners.com.au/partnerssearch)

Within the Adelaide metropolitan area,\* benefits and limits are the same as Top Extras - refer to the Top Extras cover information sheet for full details. If you use benefits within the metropolitan area, they are considered to be sub-limits and form part of the total limit as listed below.

Please refer to the **Health Partners Member Guide** for details about benefits, waiting periods and claiming.

General Dental	Limit
A schedule of benefits applies; please call us for a quote.	No limit
Major Dental/Periodontic	Limit
A schedule of benefits applies; please call us for a quote.	\$1,500 at Health Partners Dental (\$1,100 sub-limit at other dental providers)
<i>Benefits claimed at Health Partners Dental will count towards the limits at other dental providers, and vice versa.</i>	
Endodontic	Limit
A schedule of benefits applies; please call us for a quote.	\$1,000
Orthodontic	Limit
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.	Lifetime limit of \$500 after 1 year, \$1,500 after 2 years and \$2,500 after 5 years.
Optical	Limit
55% benefit for prescription glasses/sunglasses/contact lenses.	\$300

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

\*Metropolitan area is defined as providers located in postcodes 5000 to 5199.



Pharmacy			Limit
<b>Your local pharmacy &amp; Health Partners Participating Pharmacies</b>			\$600 Claiming conditions do apply when purchasing prescriptions from non-participating Pharmacies. Please contact us prior to purchase for more information.
Private prescriptions, including:	Vaccinations Hormone implants Allergen implants IVF-associated drugs	pay max. of \$39	
Compounding prescriptions:		pay max. of \$39	
<b>Health Partners Participating Pharmacies</b>			
20% discount on most non-prescription items. No limit (some conditions apply).			
Physiotherapy			Limit
Set benefits apply, for example:	Initial & long consultations	\$30	\$600
	Subsequent consultations	\$24	
	Group and class consultation	\$10	
	Hydrotherapy	\$6.50	
	Lymphodema treatment	\$57	
	Home or hospital visit	\$40	
Chiropractic/Osteopathy			Limit
Set benefits apply.	Initial consultation	\$42	\$500
	Subsequent consultation	\$27	
	Long consultation	\$32	
	After hours consultation	\$31	
	Home visit	\$31.50	
	After hours home visit	\$40	
	Radiology (in providers' rooms)	60%	
Exercise Physiology			Limit
Set benefits apply.	Initial consultation	\$28	\$500
	Subsequent consultation	\$21	
	Group consultation	\$8	
Accupuncture			Limit
Set benefits apply.	Initial consultation	\$37.20	\$500
	Subsequent consultation	\$27.60	
Massage (Remedial or Therapeutic)			Limit
Set benefits apply.	Per consultation	\$20	\$100
Dietary			Limit
Set benefits apply.	Initial consultation	\$60	\$450
	Subsequent consultation	\$35	
	Group consultation	\$15	
Podiatry			Limit
Set benefits apply.	Initial consultation	\$33	\$500
	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, for example:	Initial consultation	\$75	\$400
	Subsequent consultation	\$70	
	Family/couple consultation	\$70 <i>per family/couple per day</i>	
	Group consultation	\$20	
Hypnotherapy			
Set benefits apply.	Per consultation	\$60	
Speech Therapy	Benefit		Limit
Set benefits apply.	Initial consultation	\$75	\$400 up to 5 years \$600 over 5 years <i>of continuous National Extras membership</i>
	Subsequent consultation	\$45	
	Long consultation	\$60	
	Group consultation	\$15	
Occupational Therapy	Benefit		Limit
Set benefits apply.	Initial consultation	\$50	\$350 up to 3 years \$500 over 3 years <i>of continuous National Extras membership</i>
	Subsequent consultation	\$40	
	Group consultation	\$15	
Eye Therapy	Benefit		Limit
Set benefits apply.	Per consultation	\$25	\$250
RDNS	Benefit		Limit
Already subsidised RDNS services	100%		\$150
Healthier Living*	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
Post-Natal Lactation Consultations	85%		\$200
Quit Smoking	100%		\$100, lifetime limit \$200
Weight Management	Upon joining	\$50	Lifetime limit \$150
	Upon reaching goal	\$100	
Personal Health Assessment	An online assessment to help you identify areas in your health where you are doing well or may need improvement. The resulting report can also alert you to potential health or lifestyle risks plus help you set targets to help you get to a healthy point in your life.		

\*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 Member Guide**.



Aids and Appliances <sup>^</sup>	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 National 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 National Extras membership. Maximum applicable benefit is limited to once every 5 years.</i>
Sleep Apnoea Machine Support Service	100%	\$150 every 5 years
Circulation Booster (e.g. TENS Machine)	85%	\$50 every 3 years

<sup>^</sup>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 Member Guide**.

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

## Waiting Periods

Transferring from another fund? If you have already served your waiting periods for an equivalent level of cover, you will not have to re-serve your waiting periods. Otherwise the below waiting periods apply;

**12 months:** Major dental, Periodontics, Endodontic, Orthodontic and all Aids and Appliances.

**2 months:** all other services.

## Add on: Natural Therapies

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



Health Partners is a signatory to the Private Health Insurance Code of Conduct. Go to [privatehealthcareaustralia.org.au/codeofconduct](http://privatehealthcareaustralia.org.au/codeofconduct)

Benefits vary according to cover level. Benefits are subject to the rules, conditions and eligibility criteria as set out in the Member Guide. 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 in its entirety and retained in conjunction with the Health Partners Member Guide. Information about our Dispute Resolution Process and Health Partners' Privacy Policy can be found in the Member Guide. A Definition & Interpretation section is located in the Member Guide to assist in understanding key terms. 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.