

Starter Extras continued



Physiotherapy	Benefit	Limit
At Health Partners Participating Physiotherapists - your choice of:		
<i>General Physiotherapist</i> You pay a set gap for:	Initial & subsequent consultations	pay only \$18
	Long consultations	pay only \$25
	Hydrotherapy	pay only \$5
	Lymphoedema treatment	pay only \$30
<i>Focus Physiotherapist*</i> You pay a set gap for:	Initial & subsequent consultations	pay only \$36
	Long consultations	pay only \$36
	Hydrotherapy	pay only \$5
At other physiotherapy providers Set benefits apply; for example:	Initial consultation	\$18
	Subsequent consultations	\$15
	Long consultations	\$19
	Group treatment	\$8
	Lymphoedema treatment	\$30
	Hydrotherapy	\$4.50
	Home or hospital visit	\$20
	Class consultation	\$8
		\$350 (\$250 sub-limit for other physiotherapy providers and for group treatment)

*Physiotherapists with advanced qualifications (e.g. a Master's Degree) recognised by the Australian Physiotherapy Association as Titled Physiotherapists; select practices only.

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 following waiting periods apply; **2 months**.

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

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.