



Unlimited optical and general dental



\$12 physio visits



Cover for orthodontics



Gap-free services for kids



Save on the good stuff at over 50 pharmacies

You can claim benefits at your own recognised provider, or, to receive the highest possible benefits, just choose a Health Partners professional. We offer our own dental and optical services and have a state-wide network of participating pharmacies and physiotherapists.

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

General Dental	Limit
<p><b>At Health Partners Dental and Barossa Dental</b> 85% benefit applies. Dependent children receive 2 gap-free check-ups per year*. All members covered on the policy receive 1 gap-free standard Health Partners mouthguard per year^.</p>	No limit
<p><b>At other dental providers</b> A schedule of benefits applies; please call us for a quote.</p>	

\*Gap-free dental check-ups include exam, scale & clean, X-rays, fluoride treatment and fissure seals (item numbers: 11, 12, 13, 22, 25, 111, 114, 115, 121, 161).

^Benefit for one standard mouthguard (item no. 151) can only be claimed once per person, per year. Select colours only.

Major Dental/Periodontic	Limit
<p><b>At Health Partners Dental and Barossa Dental</b> 85% benefit applies.</p>	\$1,500 (\$1,000 sub-limit at other dental providers)
<p><b>At other dental providers</b> A schedule of benefits applies; please call us for a quote.</p>	

Benefits claimed at Health Partners Dental will count towards the limits at other dental providers, and vice versa.

Endodontic	Limit
<p><b>At Health Partners Dental and Barossa Dental</b> 70% benefit applies. 40% unlimited benefit applies at Health Partners Dental if you reach your limit for the year.</p>	\$1,000
<p><b>At other dental providers</b> A schedule of benefits applies; please call us for a quote.</p>	

Benefits claimed at Health Partners Dental will count towards the limits at other dental providers, and vice versa.

Orthodontic	Limit
<p>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.</p>	Lifetime limit of \$500 after 1 year, \$1,500 after 2 years and \$2,500 after 5 years.



Optical	Limit
<p><b>At Health Partners Optical</b></p> <p>70% benefit for prescription glasses/sunglasses/contact lenses. 1 pair of gap-free single vision or multifocal prescription glasses per year (selected range, within annual limits). 40% unlimited benefit applies at Health Partners Optical if you reach your limit for the year. 30% discount on non-prescription sunglasses, solutions and accessories. No limit.</p>	<p>\$350 prescription glasses \$210 contact lenses</p>
<p><b>At other optical providers</b></p> <p>50% benefit for prescription glasses/prescription sunglasses/contact lenses.</p>	<p>\$250 (\$100 sub-limit for frames)</p>

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

Pharmacy	Limit
<p><b>At Health Partners Participating Pharmacies</b></p> <p>PBS prescriptions, not already subsidised by the Government: pay max. of \$20</p> <p>Private prescriptions, including: Vaccinations pay max. of \$39</p> <p style="padding-left: 40px;">Hormone implants</p> <p style="padding-left: 40px;">Allergen implants</p> <p style="padding-left: 40px;">IVF-associated drugs</p> <p>Compounding prescriptions: pay max. of \$39</p> <p>20% discount on most non-prescription items. No limit (some conditions apply).</p>	<p>\$600</p> <p>Please ask your pharmacist about the benefits that apply to your prescription and if you can save more with generic brands.</p>

Physiotherapy	Benefit	Limit
<p><b>At Health Partners Participating Physiotherapists - your choice of:</b></p> <p><i>General Physiotherapist</i> You pay a set gap for:</p> <p style="padding-left: 40px;">Initial &amp; subsequent consultations pay only \$12</p> <p style="padding-left: 40px;">Long consultations pay only \$20</p> <p style="padding-left: 40px;">Hydrotherapy pay only \$5</p> <p style="padding-left: 40px;">Lymphoedema treatment pay only \$25</p> <p><i>Focus Physiotherapist*</i> You pay a set gap for:</p> <p style="padding-left: 40px;">Initial &amp; subsequent consultations pay only \$30</p> <p style="padding-left: 40px;">Long consultations pay only \$30</p> <p style="padding-left: 40px;">Hydrotherapy pay only \$5</p> <p>Dependent children receive 4 gap-free initial, subsequent, long consultations and lymphoedema treatment per year at any Health Partners Participating Physiotherapist.</p>		<p>\$1,000 (\$500 sub-limit for other physiotherapy providers and for group treatment)</p>
<p><b>At other physiotherapy providers</b></p> <p>Set benefits apply, for example:</p> <p style="padding-left: 40px;">Initial consultation \$30</p> <p style="padding-left: 40px;">Subsequent &amp; long consultations \$24</p> <p style="padding-left: 40px;">Group treatment \$10</p> <p style="padding-left: 40px;">Hydrotherapy \$6.50</p> <p style="padding-left: 40px;">Lymphoedema treatment \$50</p> <p style="padding-left: 40px;">Home or hospital visit \$40</p> <p style="padding-left: 40px;">Class consultation \$10</p>		

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



Chiropractic/Osteopathy	Benefit	Limit
Set benefits apply.	Initial consultation	\$42
	Subsequent consultation	\$25
	Long consultation	\$27
	After hours consultation	\$31
	Home visit	\$31.50
	After hours home visit	\$40
	Radiology (in providers' rooms)	60%
		\$400
Exercise Physiology		
Set benefits apply.	Initial consultation	\$28
	Subsequent consultation	\$21
	Group consultation	\$8
Acupuncture	Benefit	Limit
Set benefits apply.	Initial consultation	\$29
	Subsequent consultation	\$21
		\$350
Massage (Remedial or Therapeutic)	Benefit	Limit
Set benefits apply.	Per consultation	\$20
		\$100
Dietary	Benefit	Limit
Set benefits apply.	Initial consultation	\$60
	Subsequent consultation	\$35
	Group consultation	\$15
		\$450
Podiatry	Benefit	Limit
Set benefits apply.	Initial consultation	\$33
	Subsequent consultation	\$24
	Surgery (in providers' room)	85%
		\$350
Orthotics		Limit
Set benefits apply; please call us for a quote.		\$300
Psychology	Benefit	Limit
Set benefits apply.	Initial consultation	\$75
	Subsequent consultation	\$70
		\$400
Hypnotherapy		
Set benefits apply.	Per consultation	\$60
Speech Therapy	Benefit	Limit
Set benefits apply.	Initial consultation	\$75
	Subsequent consultation	\$45
	Long consultation	\$60
	Group consultation	\$15
		\$400 up to 5 years \$600 over 5 years <i>of continuous Top Extras membership</i>



Occupational Therapy	Benefit	Limit
Set benefits apply.	Initial consultation	\$50
	Subsequent consultation	\$40
	Group consultation	\$15
<i>\$350 up to 3 years \$500 over 3 years of continuous Top Extras membership</i>		

Eye Therapy	Benefit	Limit
Set benefits apply.	Per consultation	\$25
<i>\$250</i>		

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
Personal Health Assessment	100%	No limit
Post-Natal Lactation Consultations	85%	\$200
Quit Smoking	100%	\$100, lifetime limit \$200
Weight Management	Upon joining	\$50
	Upon reaching goal	\$100
<i>Lifetime limit \$150</i>		

\*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^	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 Top 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 Top 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

^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**.

# Top Extras continued



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.