

Base Extras

Base Extras is our most affordable cover that provides 100% back on a dental check-up, a physio visit and optical limits. Plus cover for other services like chiro, osteo and ambulance. This product is only available on single and couple memberships.

100% back.



100% back on one dental check-up

Look after your dental health with 100% back on one proper dental check-up, including x-rays and clean at Health Partners Dental.



100% back on your optical limit

Enjoy 100% back up to your optical limit on prescription eyewear at Health Partners Optical.



100% back on one physio visit

Keep your body feeling good with 100% back on one physio visit, at over 60 Health Partners participating physiotherapists.


Dental

All benefits per person, per calendar year

	Provider	Services	Benefit	Limit	Waiting Period
100% back Dental Check-up	Health Partners Dental & Barossa Dental	Dental check-up* Where clinically required. Includes examination, removal of plaque, stains and calculus, scale and clean, fluoride treatment and 2 x-rays.	100%	1 x check-up up to \$350	2 months
Member Bonus	Health Partners Dental	Dental products such as toothbrushes and whitening products.	20% discount	Unlimited	None

*Dental check-up is available through Health Partners Dental and Barossa Dental only. Check-up includes the most common items where clinically required, items include 11, 12, 111, 114, 121, 123, 165 and 2 x 22.


Optical

All benefits per person, per calendar year

	Provider	Services	Benefit	Limit	Waiting Period
100% back on Optical	Health Partners Optical	Prescription eyewear#	100% Plus 40% unlimited benefit once annual limit reached.	\$100	2 months
Optical	Recognised provider**	Prescription eyewear#	40%		
Member Bonus	Health Partners Optical	Non-prescription sunglasses and glasses, solutions and accessories.	30% discount	Unlimited	None

Benefits claimed at Health Partners Optical and recognised optical providers will both count towards the optical limit.

#Prescription eyewear includes prescription glasses, prescription sunglasses, and prescription contact lenses. Also included are the add-ons to your prescription lenses such as tinting and anti-reflective coating.

**Excludes internet providers, see Member Guide for details.


Core Therapies

All benefits per person, per calendar year

Use your Core Therapies limit the way you want. We've bundled the most commonly used therapies, like physio, chiro and osteo, so you have the flexibility to use your limit on therapies that are important to you. Refer to our Member Guide for more information on eligibility.

	Provider	Services~	Benefit	Limit	Waiting Period
100% back on Physiotherapy	Health Partners participating physiotherapist	Initial or subsequent consultation only, excludes group, class and hydrotherapy treatment.	100% 1 x visit	\$150 \$50 sub-limit applies to group, class and hydrotherapy treatment.	2 months
Physiotherapy		Initial, subsequent, long, lymphoedema, hydrotherapy, group and class treatment.	40%		
Physiotherapy, Chiropractic, Osteopathy & Exercise Physiology	Recognised provider	Initial consultation.	\$30		
		Subsequent, long and lymphoedema consultation.	\$25		
		Group, class and hydrotherapy treatment.	\$5		

~The benefits apply whether service is provided at home, hospital, clinic or pool for hydrotherapy. Hydrotherapy benefit does not include pool entry fees.

Benefits claimed at Health Partners participating physios and recognised providers will all count towards the total limit.



Ambulance

All benefits per person, per calendar year

	Provider	Services	Benefit	Limit	Waiting Period
100% back on Emergency Ambulance	Recognised provider	Emergency ambulance service only; Australia-wide coverage for road and air services.	100%	1 up to the value of \$20,000	2 months



Pharmacy

All benefits per person, per calendar year

	Provider	Services	Benefit	Limit	Waiting Period
Pharmacy	Health Partners participating pharmacies	PBS prescriptions that are not already subsidised by the Government. [‡]	You'll only pay \$20 or less per prescription	\$100	2 months
		Private and compounding prescriptions.*	Pay max. of \$40		
Member Bonus		Non-prescription items. [‡]	20% discount	Unlimited	None

*No benefits apply to Government subsidised scripts. To understand if your script is subsidised speak to your pharmacist.

‡Including vaccinations, hormone implants, allergen implants and IVF-associated drugs.

‡Discount applies to most non-prescription items, some conditions apply.



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. If you are transferring to a higher level of cover, waiting periods will only apply to any additional services, treatments, goods and any higher limits. During this time you will receive the same benefits you received on your previous cover – for a Health Partners equivalent cover. Otherwise the waiting periods as shown will apply.

For further details refer to the 'What you need to know about your extras cover' section of the Health Partners Member Guide.



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.