

Base Extras

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



100% back at Health Partners Providers

- A dental check-up at Health Partners Dental or participating dentists
- A physio visit at a Health Partners participating physio
- Optical up to limits at Health Partners Optical



Covered Australia-wide

You can choose to see any dentist, optometrist or other recognised provider. But when you book with a Health Partners Provider in South Australia, you'll get more back and exclusive offers.


Dental

All benefits per person, per calendar year

	Services	Provider	Benefit	Limit	Waiting Period
General Dental	Dental check-up ¹ Where clinically required. Includes examination, removal of plaque, stains and calculus, scale and clean, fluoride treatment, comprehensive gum assessment, and 2 x-rays.	Health Partners Dental & Health Partners participating dentist	100%	\$350 1 x check-up included up to your annual limit.	2 months
	General services Services include non-complex dental treatments, examinations, simple extractions, scale and clean and fillings.	Health Partners Dental & Health Partners participating dentist	40%		
		Recognised providers, specialists & referrals	35% of Health Partners schedule of fees ²		
Member Bonus	Dental products such as toothbrushes and whitening products.	Health Partners Dental	20% discount ³	Unlimited	None

¹Dental check-up is available through Health Partners Dental & Health Partners participating dentist only. If you attend a Health Partners Dental location, a thorough examination of your gum and supporting tissue will be performed by one of our hygienists where clinically required. This forms part of your dental check-up. In some cases your gap-free dental check-up will exceed your annual limit where all inclusions are applied, this will result in an out-of-pocket cost. Check-up includes the most common items where clinically required, items include 11, 12, 111, 114, 121, 123, 165, 221 and 22 x 2.

²Benefits based on Health Partners schedule of fees, which changes from time to time. If your provider charges a higher fee, a larger gap payment will apply.

³Discount for dental products is available to all Health Partners members.

Benefits claimed at Health Partners Dental, Health Partners participating dentist and recognised providers will all count toward the total dental limit.


Optical

All benefits per person, per calendar year

	Services	Provider	Benefit	Limit	Waiting Period
100% back on Optical	Prescription eyewear ⁴	Health Partners Optical	100% Plus 40% unlimited benefit once annual limit reached.	\$100	2 months
Optical	Prescription eyewear ⁴	Recognised provider ⁵	40%		
Member Bonus	Non-prescription sunglasses and glasses, solutions and accessories.	Health Partners Optical	30% discount	Unlimited	None

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

⁴Prescription 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.

⁵Excludes 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.

	Services ⁶	Provider	Benefit	Limit	Waiting Period
100% back on Physiotherapy	Initial or subsequent consultation only, excludes group, class and hydrotherapy treatment.	Health Partners participating physiotherapist	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	Initial consultation.	Recognised provider	\$30		
	Subsequent, long and lymphoedema consultation.		\$25		
	Group, class and hydrotherapy treatment.		\$5		

⁶The 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

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

Pharmacy

All benefits per person, per calendar year

	Services	Provider	Benefit	Limit	Waiting Period
Pharmacy	PBS prescriptions that are not already subsidised by the Government. ⁷	Health Partners participating pharmacies	You'll only pay \$20 or less per prescription	\$100	2 months
	Private and compounding prescriptions. ⁸		Max benefit \$50. Benefit only applies after your co-payment of \$40.		
Member Bonus	Non-prescription items. ⁹		20% discount	Unlimited	

⁷No benefits apply to Government subsidised scripts. To understand if your script is subsidised speak to your pharmacist.

⁸Including vaccinations, hormone implants, allergen implants and IVF-associated drugs. Visit <https://www.healthpartners.com.au/pharmacy-benefits> for exclusions.

⁹Discount applies to the full price of 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.

Not covered by your Policy	Additional Information
X Major Dental	Periodontic and Endodontic
X Orthodontic	
X Other Therapies	Podiatry, Dietitian, Eye Therapy, Speech Therapy, Occupational Therapy and Psychology
X Wellness Options	Remedial Massage, Chinese Herbalism, Myofascial Release, Therapeutic Massage, Swedish Massage, Myotherapy, Nutritionist and Acupuncture
X Aids and Appliances	Orthotics, Asthmatic Spray Appliances, Blood Glucose and Blood Pressure machines, Hearing Aids and Sleep Apnoea Apparatus
X Healthier Living Options	Bowel Cancer Screening, Diabetes Association Membership, Post-natal Lactation Consultation, Weight Management Program, Medically Necessary Gym & Fitness Programs
X Not permitted under the Government Rules	Not clinically proven treatment such as Pilates, Yoga, Tai Chi and Naturopathy



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.