

# Better Extras

Better Extras is our high level of cover that provides 100% back on two dental check-ups, a physio visit and your optical limits. Plus cover on a wide range of services, including major dental, unlimited general dental, chiro, ambulance, remedial massage and more.

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## 100% back.



### 100% back on two dental check-ups

Look after your dental health with 100% back on two proper dental check-ups, 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.

	Provider	Services	Benefit	Limit	Waiting Period
<b>100% back Dental Check-up</b>	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%	2 x check-ups	2 months
<b>General Dental</b>	Health Partners Dental & Barossa Dental	Preventative care, extractions and minor repairs such as fillings and fissure seals.	70%	Unlimited	2 months
	Recognised provider, specialists & referrals		Set benefits. Call us for a quote.		
<b>Member Bonus</b>	Health Partners Dental & Barossa Dental	Standard mouthguard <sup>^</sup>	100%	1	2 months
	Health Partners Dental	Dental products such as toothbrushes and whitening products.	20% discount	Unlimited	None
<b>Major Dental</b>	Health Partners Dental & Barossa Dental	Gum care, root canal, complex fillings, sleep apnoea care, crowns and dentures.	70%	\$800	
	Recognised provider, specialists & referrals		Set benefits. Call us for a quote.		
<b>Orthodontic</b>	Recognised Orthodontist	Specialist dental treatment to help align teeth and jaws. Includes spacers, braces, orthodontic plates and retainers.	100%	Yr 1 - \$800 Yr 2 - \$1,000 <sup>+</sup> Yr 3 - \$1,200 <sup>+</sup> Yr 4 - \$1,500 <sup>+</sup>	12 months
	Recognised Dentist		50%	<sup>+</sup> A treatment plan will be required.  <sup>+</sup> Maximum yearly amount, less previous amounts claimed. Lifetime limit is \$1,500.	

\*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.

<sup>^</sup>Standard mouthguard (151) with choice of 1 colour from selected range.

Benefits claimed at Health Partners Dental and recognised dental providers will both count towards the dental limit.

	Provider	Services	Benefit	Limit	Waiting Period
<b>100% back on Optical</b>	Health Partners Optical	Prescription eyewear <sup>#</sup>	100% Plus 40% unlimited benefit once annual limit reached.	\$250	2 months
<b>Optical</b>	Recognised provider <sup>o</sup>	Prescription eyewear <sup>#</sup>	50%		
<b>Member Bonus</b>	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.

<sup>#</sup>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.

<sup>o</sup>Excludes internet providers, see Member Guide for details.

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 <sup>~</sup>	Benefit	Limit	Waiting Period
<b>100% back on Physiotherapy</b>	Health Partners participating physiotherapist	Initial or subsequent consultation only, excludes group, class and hydrotherapy treatment.	100% 1 x visit	\$500 \$200 sub-limit applies to group, class and hydrotherapy treatment.	2 months
<b>Physiotherapy</b>		Initial, subsequent, long, lymphoedema, hydrotherapy, group and class treatment.	70%		
<b>Physiotherapy, Chiropractic, Osteopathy &amp; Exercise Physiology</b>	Recognised provider	Initial consultation.	\$40		
		Subsequent, long and lymphoedema consultation.	\$35		
		Group, class and hydrotherapy treatment.	\$10		

<sup>~</sup>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
<b>100% back on Emergency Ambulance</b>	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
<b>Pharmacy</b>	Health Partners participating pharmacies	PBS prescriptions that are not already subsidised by the Government. <sup>†</sup>	You'll only pay \$20 or less per prescription	\$300	2 months
		Private and compounding prescriptions. <sup>‡</sup>	Pay max. of \$40		
<b>Member Bonus</b>		Non-prescription items. <sup>‡</sup>	20% discount	Unlimited	None

<sup>†</sup>No benefits apply to Government subsidised scripts. To understand if your script is subsidised speak to your pharmacist.

<sup>‡</sup>Including vaccinations, hormone implants, allergen implants and IVF-associated drugs.

<sup>‡</sup>Discount applies to most non-prescription items, some conditions apply.



## Other Therapies

All benefits per person, per calendar year

Use your Other Therapies limit the way you want. We've bundled the less common therapy options together and provided a combined limit to create flexibility, so you can 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
<b>Podiatry, Dietitian, Eye Therapy, Speech Therapy &amp; Occupational Therapy</b>	Recognised provider	Initial consultation.	\$35	\$500	2 months
		Subsequent consultation.	\$30		
<b>Podiatry Surgery</b>		Podiatric Surgery in Providers' room or as an Inpatient in Hospital. <sup>~</sup>	70%		
<b>Psychology</b>		Initial and subsequent consultation.	\$75		

<sup>~</sup>Please note, to claim hospital-related benefits (e.g. theatre and accommodation costs), you need hospital cover with podiatry.


**Wellness**

All benefits per person, per calendar year

Use your Wellness limit the way you want. We've bundled the most commonly used therapies that support your overall wellness, so you have the flexibility to use your limit on the therapies that are important to you.

	Provider	Services	Benefit	Limit	Waiting Period
Remedial Massage Chinese Herbalism Myofascial Release Therapeutic Massage Swedish Massage Myotherapy Nutritionist Acupuncture	Recognised provider	Initial and subsequent consultation.	\$30	\$200	2 months


**Aids and Appliances**

All benefits per person, per calendar year, unless otherwise stated

	Provider	Services	Benefit	Limit	Sub-limit	Waiting Period
Orthotics	Recognised provider	Medically necessary aid and appliance. Refer to our Member Guide for more information regarding eligibility.	70%	\$400 sub-limits apply.	\$200 sub-limit annually	12 months
Asthmatic Spray Appliances - Nebuliser & Spacer Devices					\$200 sub-limit. Maximum applicable benefit is limited to once every rolling <sup>4</sup> 3 years.	
Blood Glucose & Blood Pressure Machines					\$200 sub-limit. Maximum applicable benefit is limited to once every rolling <sup>4</sup> 3 years.	
Hearing Aids					\$400 sub-limit. Maximum applicable benefit is limited to once every rolling <sup>4</sup> 3 years.	
Sleep Apnoea Apparatus					\$400 sub-limit. Maximum applicable benefit is limited to once every rolling <sup>4</sup> 3 years.	

<sup>4</sup>A rolling year is defined as a continuous year period following each claimed date of service.

	Provider	Services	Benefit	Limit	Waiting Period
<b>Bowel Cancer Screening</b>	Health Partners participating pharmacies or a recognised provider	Healthier Living benefits are designed to support members who are looking to improve the way they manage their health condition(s) and overall wellness. Refer to our Member Guide for more information on eligibility.	70%	\$100	2 months
<b>Quit Smoking Program</b>	Health Partners participating pharmacies				
<b>Diabetes Association Membership</b>	Recognised provider				
<b>Post-natal Lactation Consultation</b>					
<b>Weight Management Program</b>					
<b>Medically Necessary Gym &amp; Fitness Programs</b>					

<sup>†</sup>For approved conditions or when medically necessary, subject to eligibility requirements; supporting documentation will be required.



### 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](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.