

# 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 at Health Partners Providers in South Australia. Plus cover on a wide range of services Australia-wide, including major dental, unlimited general dental, chiro, ambulance, remedial massage and more.



## 100% back at Health Partners Providers

- Two dental check-ups at Health Partners Dental
- A physio visit at a Health Partners participating physio
- Optical up to limits at Health Partners Optical and recognised providers



## 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, unless otherwise stated

	Services	Provider	Benefit	Limit	Waiting Period
<b>100% back Dental Check-up</b>	Dental check-up <sup>1</sup>  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	100%	2 x check-ups	2 months
<b>General Dental</b>	Preventative care, extractions and minor repairs such as fillings and fissure seals.	Health Partners Dental	70%	Unlimited	2 months
		Health Partners participating dentist	60%		
		Recognised provider, specialists & referrals	Set benefits. Call us for a quote.		
<b>Member Bonus</b>	Standard mouthguard <sup>2</sup>	Health Partners Dental	100%	1	2 months
	Dental products such as toothbrushes and whitening products.	Health Partners Dental	20% discount <sup>3</sup>	Unlimited	None
<b>Major Dental</b>	Gum care, root canal, complex fillings, sleep apnoea care <sup>4</sup> , crowns and dentures.	Health Partners Dental	70%	\$800	12 months
		Health Partners participating dentist	60%		
		Recognised provider, specialists & referrals	Set benefits. Call us for a quote.		
<b>Orthodontic</b>	Specialist dental treatment to help align teeth and jaws. Includes spacers, braces, orthodontic plates and retainers.	Recognised Orthodontist	100%	Yr 1 - \$800 <sup>5</sup> Yr 2 - \$1,000 <sup>5</sup> Yr 3 - \$1,200 <sup>5</sup> Yr 4 - \$1,500 <sup>5</sup>	
		Recognised Dentist	50%		

<sup>1</sup>Dental check-up is available through Health Partners Dental only. Check-up includes the most common items where clinically required, items include 11, 12, 111, 114, 121, 123, 165, 221 and 22 x 2.

<sup>2</sup>Standard mouthguard (151) with choice of 1 colour from selected range.

<sup>3</sup>Discount for dental products is available to all Health Partners members.

<sup>4</sup>Excludes sleep apnoea devices.

<sup>5</sup>Maximum yearly amount, less previous amounts claimed. Lifetime limit is \$1,500. A treatment plan will be required.

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

	Services	Provider	Benefit	Limit	Waiting Period
<b>100% back on Optical</b>	Prescription eyewear <sup>6</sup>	Health Partners Optical	100% Plus 40% unlimited benefit once annual limit reached.	<b>\$250</b> Sub-limit for recognised providers \$200	2 months
		Recognised providers <sup>7</sup>	100%		

<b>Member Bonus</b>	Non-prescription sunglasses and glasses, solutions and accessories.	Health Partners Optical	30% discount	Unlimited	None
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<sup>6</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>7</sup>Excludes internet providers, see Member Guide for details.

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

 **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 <sup>a</sup>	Provider	Benefit	Limit	Waiting Period
<b>100% back on Physiotherapy</b>	Initial or subsequent consultation only, excludes group, class and hydrotherapy treatment.	Health Partners participating physiotherapist	100% 1 x visit	<b>\$500</b> \$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>	Initial consultation.	Recognised provider	\$40		
	Subsequent, long and lymphoedema consultation.		\$35		
	Group, class and hydrotherapy treatment.		\$10		

<sup>a</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

	Services	Provider	Benefit	Limit	Waiting Period
<b>100% back on Emergency Ambulance</b>	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
<b>Pharmacy</b>	PBS prescriptions that are not already subsidised by the Government. <sup>9</sup>	Health Partners participating pharmacies	You'll only pay \$20 or less per prescription	\$300	2 months
	Private and compounding prescriptions. <sup>10</sup>		Pay max. of \$40		
<b>Member Bonus</b>	Non-prescription items. <sup>11</sup>		20% discount	Unlimited	None

<sup>9</sup>No benefits apply to Government subsidised scripts. To understand if your script is subsidised speak to your pharmacist.

<sup>10</sup>Including vaccinations, hormone implants, allergen implants and IVF-associated drugs.

<sup>11</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.

	Services	Provider	Benefit	Limit	Waiting Period
<b>Podiatry<sup>12</sup>, Dietitian, Eye Therapy, Speech Therapy &amp; Occupational Therapy</b>	Initial consultation.	Recognised provider	\$35	\$500	2 months
	Subsequent consultation.		\$30		
<b>Podiatry Surgery</b>	Podiatric Surgery in Providers' room or as an Inpatient in Hospital. <sup>13</sup>		70%		
<b>Psychology</b>	Initial and subsequent consultation.		\$75		

<sup>12</sup>In South Australia, special arrangements apply with Sportsmed Podiatry at our Morphett Vale location. Benefits may vary, call us for a quote. This may change from time to time.

<sup>13</sup>Please note, to claim hospital-related benefits (e.g. theatre and accommodation costs), you need hospital cover with podiatry.

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.

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

	Services	Provider	Benefit	Limit	Sub-limit	Waiting Period
Orthotics	Medically necessary aid and appliance. Refer to our Member Guide for more information regarding eligibility.	Recognised provider	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>15</sup> 3 years.	
Blood Glucose & Blood Pressure Machines <sup>16</sup>					\$200 sub-limit. Maximum applicable benefit is limited to once every rolling <sup>15</sup> 3 years.	
Hearing Aids					\$400 sub-limit. Maximum applicable benefit is limited to once every rolling <sup>15</sup> 3 years.	
Sleep Apnoea Apparatus					\$400 sub-limit. Maximum applicable benefit is limited to once every rolling <sup>15</sup> 3 years.	

<sup>14</sup>A letter from your medical practitioner may be required.

<sup>15</sup>A rolling year is defined as a continuous year period following each claimed date of service.

<sup>16</sup>Device only.

	Services	Provider	Benefit	Limit	Waiting Period
Bowel Cancer Screening	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.	Health Partners participating pharmacies or a recognised provider	70%	\$100	2 months
Quit Smoking Program		Health Partners participating pharmacies			
Diabetes Association Membership		Recognised provider			
Post-natal Lactation Consultation					
Weight Management Program					
Medically Necessary Gym & Fitness Programs					

<sup>17</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.

Not covered by your Policy		Additional Information
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](https://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.