

Combined Growing Family Extras

We get it – kids grow fast and so do their needs. From chomper check-ups to sudden growth spurts, Combined Growing Family Extras gives you added value on everyday care, so you can have peace of mind.

You'll receive 100% back on two dental check-ups per person each year (up to the annual limit), plus an additional optical limit when using Health Partners Providers in South Australia. Children also receive 100% back (up to annual limits) on general dental, major dental, and physiotherapy.



100% back on Dental check-ups and Optical – with Health Partners Providers

Enjoy 100% back on included benefits at Health Partners Providers, up to your annual limits:

- Two dental check-ups
- Prescription glasses

Plus, kids get more!

100% back on:

- General and Major Dental
- Physiotherapy visits

(up to their annual limits)

Find a Health Partners Provider at
healthpartners.com.au/provider-search



Get more from your cover at Health Partners Providers

Choose a trusted health expert from our South Australian network and enjoy:

- Higher benefits on included services
- Discounts at Health Partners participating pharmacies

Find a provider near you:

healthpartners.com.au/provider-search

Freedom to Choose

You're free to see any dentist, physio, or other recognised provider - just give us a call to check if they're covered.



Ambulance

	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%	Unlimited	2 months



Dental

All benefits per person, per calendar year

	Services	Provider	Benefit	Limit	Waiting Period
General Dental	100% back on dental check-ups ¹	Health Partners Dental & Health Partners participating dentist	100% back on 2 check-ups per year. (Check-up included as part of annual limit)	\$800	2 months
	General services Services include non-complex dental treatments, examinations, simple extractions, scale and clean and fillings.		60% 100% for kids (dependants)		
			Recognised provider, specialists & referrals		
	Standard Mouthguard ²	Health Partners Dental & Health Partners participating dentist	60% 100% for kids (dependants)	1	
		Recognised provider	Set benefits.		
	Major Dental	Services include crowns, bridges, dentures, implants, root canal, complex treatment of gum disease, and other complex dental treatments and surgery.	Health Partners Dental & Health Partners participating dentist	60% 100% for kids (dependants)	
Recognised provider, specialists & referrals			Set benefits. Call us for a quote.		
Member Bonus		Dental products such as toothbrushes and whitening products.	Health Partners Dental	20% discount ³	Unlimited

¹Dental check-up is available through Health Partners Providers only and includes examination, removal of plaque, stains and calculus, scale and clean, fluoride treatment, comprehensive gum assessment, and 2 x-rays. You can claim these services twice per calendar year and receive 100% back. Claimable item numbers include, 11 or 12, 111 or 114, 121 or 123 or 165, and 221. Item 22 (x-rays) is eligible for up to four services per calendar year. These benefits may be claimed over multiple visits. Subject to annual limit being available. In some cases your gap-free dental check-up will exceed your annual limit where all inclusions are applied, this will result in out-of-pocket cost.

²Standard mouthguard (151) with choice of 1 colour from selected range.

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

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



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. ⁴	Health Partners participating pharmacies only located in South Australia	You'll only pay \$20 or less per prescription	\$200	2 months
	Private and compounding prescriptions (including vaccinations). ⁵		Max benefit \$50 per prescription Benefit only applies after your co-payment of \$40.		
Member Bonus	Non-prescription items. ⁶		20% discount	Unlimited	None

⁴No benefits apply to Government subsidised scripts. To understand if your script is subsidised speak to your pharmacist.

⁵Including vaccinations, hormone implants, allergen implants and IVF-associated drugs. Visit www.healthpartners.com.au/pharmacy-benefits for exclusions.

⁶Discount applies to the full price of most non-prescription items, exclusions and conditions apply. Visit www.healthpartners.com.au/pharmacy-benefits for more details.

	Services	Provider	Benefit	Limit	Waiting Period
100% back on Optical	Prescription eyewear ⁷	Health Partners Optical	100% Plus 40% unlimited benefit once annual limit reached.	\$200 Bonus \$100 at Health Partners Optical ⁹ (\$300 total)	2 months
		Recognised providers ⁸	100%		
Member Bonus	Non-prescription sunglasses and glasses. Some exclusions apply.	Health Partners Optical	30% discount	Unlimited	None

⁷Prescription 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.

⁸Excludes some internet providers, contact us prior to purchase to confirm item eligibility and provider recognition. Benefits claimed at Health Partners Optical and recognised optical providers will both count towards the optical limit.

⁹For purchases at Health Partners Optical, the Bonus limit will be applied before the Annual limit.



Core Therapies and Wellness

All benefits per person, per calendar year

	Services ¹⁰	Provider	Benefit	Limit	Waiting Period
Physiotherapy	Initial, subsequent, long, lymphoedema, hydrotherapy, group and class treatment.	Health Partners participating physiotherapist	60% 100% for kids (dependants)	\$500 combined limit	2 months (Orthotics have a 12-month waiting period)
Physiotherapy, Chiropractic, Osteopathy & Exercise Physiology	Initial consultation.	Recognised provider	\$40		
	Subsequent, long and lymphoedema consultation.		\$35		
	Group, class and hydrotherapy treatment.		\$10		
Podiatry¹¹, Eye Therapy	Initial consultation.		\$35		
	Subsequent consultation.		\$30		
Orthotics	Orthotics supplied and fitted by an Orthotist or custom made, supplied and fitted by a Podiatrist.		60%		
Massage (Remedial, Swedish, Myofascial Release, Therapeutic, Myotherapy) Chinese Herbalism Nutritionist Acupuncture	Initial and subsequent consultation.	Recognised provider	\$30	\$200	

¹⁰The 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.

¹¹In 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. Benefits claimed at Health Partners Providers and Recognised providers will all count towards the total limit.



	Services	Provider	Benefit	Limit	Waiting Period
Post-natal Lactation Consultation	Consultation with a registered and qualified specialist midwife.	Recognised provider	60%	\$300 combined limit	2 months (Asthmatic Spray Appliances have a 12-month waiting period)
Asthmatic Spray Appliances – nebuliser & spacer devices	Medically necessary aid and appliance.		60%		
Speech Therapy, Occupational Therapy & Dietitian	Initial consultation.		\$35		
	Subsequent consultation.		\$30		
Psychology	Initial, subsequent and assessment consultation.		\$75		
Mole Check Body Scan	A full or part body scan. (Where a Medicare rebate is not applicable).		\$80		

¹²For approved conditions or when medically necessary, subject to eligibility requirements; supporting documentation may 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	Orthodontic	
X	Podiatry Surgery	
X	Aids and Appliances	Blood Glucose/Pressure, Hearing Aids, Sleep Apnoea Apparatus. Note: Asthmatic Spray and Orthotics included.
X	Healthier Living Options	Bowel Cancer Screening, Diabetes Association Membership, Weight Management Program, Gym & Fitness. Note: Post-Natal Lactation Consultation included.



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.