Health Partners

Good Extras

Good Extras is our mid-level cover that provides 100% back on a dental check-up, a physio visit and your optical limits at Health Partners Providers in South Australia. Plus benefits on services Australia-wide like chiro, ambulance and podiatry.



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 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.

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Dental All benefits per person, per calendar year					
	Services	Provider	Benefit	Limit	Waiting Period
	100% back on a dental check-up¹ 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%	\$900 1x check-up, included as part of annual limit	2 months
General Dental	General services Services include non-complex	Health Partners Dental & Health Partners participating dentist	60%		
		Recognised provider, specialists & referrals	55% of Health Partners schedule of fees²		
	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%		12 months
Major Dental		Recognised provider, specialists & referrals	55% of Health Partners schedule of fees ²		
Member Bonus	Dental products such as toothbrushes and whitening products.	Health Partners Dental	20% discount³	Unlimited	None

Dental check-up is available through Health Partners Dental & Health Partners participating dentist 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.

Optical All benefits per person, per calendar year					per calendar year
	Services	Provider	Benefit	Limit	Waiting Period
		Health Partners Optical	100% Plus 40% unlimited benefit once annual limit reached.	\$200	
Optical		Recognised providers ⁵	100%	Sub-limit for recognised providers \$150	2 months
Member Bonus	Non-prescription sunglasses and glasses, solutions and accessories.	Health Partners Optical	30% discount	Unlimited	None

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.

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

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Benefits 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. Discount 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.



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	\$350 \$100 sub-limit applies to group, class and hydrotherapy treatment.	2 months
Physiotherapy	Initial, subsequent, long, lymphoedema, hydrotherapy, group and class treatment.		60%		
Physiotherapy,	Initial consultation.	Recognised provider	\$35		
Chiropractic, Osteopathy & Exercise Physiology	Subsequent, long and lymphoedema consultation.		\$30		
Physiology	Group, class and hydrotherapy treatment.		\$8		

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.

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	Pharmacy All benefits per person, per calendar year				
	Services	Provider	Benefit	Limit	Waiting Period
_	PBS prescriptions that are not already subsidised by the Government. ⁷	Health Partners participating pharmacies	You'll only pay \$20 or less per prescription	4000	
Pharmacy	Private and compounding prescriptions.8		Max benefit \$50. Benefit only applies after your co- payment of \$40	\$200	2 months
Member Bonus	Non-prescription items. ⁹		20% discount	Unlimited	None

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

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Including vaccinations, hormone implants, allergen implants and IVF-associated drugs. Visit https://www.healthpartners.com.au/pharmacy-benefits for exclusions. Discount applies to the full price of most non-prescription items, some conditions apply.

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
Podiatry ¹⁰ , Dietitian, Eye Therapy,	Initial consultation.	Recognised provider	\$30	\$350	2 months
Speech Therapy & Occupational Therapy	Subsequent consultation.		\$25		
Podiatry Surgery	Podiatric Surgery in Providers' room or as an Inpatient in Hospital."		60%		
Psychology	Initial & subsequent consultation.		\$60		

¹⁰ 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.

(:) 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.

	Services	Provider	Benefit	Limit	Waiting Period
Remedial Massage Chinese Herbalism Myofascial Release Therapeutic Massage Swedish Massage Myotherapy Nutritionist Acupuncture	Initial & subsequent consultation.	Recognised provider	\$25	\$100	2 months



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	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.

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[&]quot;Please note, to claim hospital-related benefits (e.g. theatre and accommodation costs), you need hospital cover with podiatry