Private Health Information Statement - Combined policy

Bronze Hospital Plus $750 Excess with Base Extras

Health Partners	*Monthly Premium*	Covers only one person
http://www.healthpartners.com.au ask@healthpartners.com.au 1300 113 113	*$167.36 #* (before any rebate, loading or discount)	Available in Western Australia

You may be entitled to an Australian Government rebate on the above premium. Your premium may also include a Lifetime Health Cover loading, an age-based discount or an insurer discount. Check with your insurer for details.

Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

This policy provides accident cover - check with your insurer for details.

This policy does not provide benefits for travel or accommodation (outside of hospital).

✓ **Covered**
For information on what is covered under each category, see https://privatehealth.gov.au/categories

R **Restricted**
Restricted categories partially cover your hospital costs as a private patient in a public hospital. You may incur significant expenses in a private room or private hospital.

X **Not Covered**
These categories are not covered by this policy.

This policy ✓ **includes** cover for

✓ Blood	✓ Eye (not cataracts)	✓ Pain management
✓ Bone, joint and muscle	✓ Gastrointestinal endoscopy	✓ Plastic and reconstructive surgery (medically necessary)
✓ Brain and nervous system	✓ Gynaecology	✓ Skin
✓ Breast surgery (medically necessary)	✓ Hernia and appendix	✓ Tonsils, adenoids and grommets
✓ Chemotherapy, radiotherapy and immunotherapy for cancer	✓ Joint reconstructions	R Hospital psychiatric services
✓ Dental surgery	✓ Kidney and bladder	R Palliative care
✓ Diabetes management (excluding insulin pumps)	✓ Lung and chest	R Rehabilitation
✓ Digestive system	✓ Male reproductive system	
✓ Ear, nose and throat	✓ Miscarriage and termination of pregnancy	

This policy X **does not include** cover for

X Assisted reproductive services	X Implantation of hearing devices	X Pregnancy and birth
X Back, neck and spine	X Insulin pumps	X Sleep studies
X Cataracts	X Joint replacements	X Weight loss surgery
X Dialysis for chronic kidney failure	X Pain management with device	
X Heart and vascular system	X Podiatric surgery (provided by a registered podiatric surgeon – limited benefits)	

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on privatehealth.gov.au for which hospitals have arrangements with your insurer – https://privatehealth.gov.au/dynamic/agreementhospitals.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

The following payments may also apply for hospital admissions

Excess: You will have to pay an excess of $750 per admission. This is limited to a maximum of $750 per person and $750 per policy per year.

Co-payments: No co-payments

The following waiting periods for hospital admissions apply to new or upgrading members

Waiting periods:

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 2 months for all other treatments

Gap Cover

This provider offers 'known gap' or 'no gap' cover for medical bills for this product.

The Medical Costs Finder lets you find out more about the cost of specialist medical services.

Other features of this hospital cover

Health Partners Support Programs: Hospital, and, Chemo in the Home. Unlimited Emergency Ambulance. Includes Accident Cover – providing you with protection for all clinical categories that are listed as exclusions on your cover. T&Cs apply. Plus access to a range of Member Discounts, visit healthpartners.com.au for more information.

General Treatment Cover

Health Partners operates a preferred provider scheme available only in South Australia. See https://www.healthpartners.com.au/members/providers/.

This policy ✓ **includes** General treatment (Extras) cover for

*Note, for items marked with an asterisk *: Health Partners and participating providers are in SA only. If you attend a Health Partners Dental or participating dental provider, higher benefits and 100% back on a dental check-up, including x-rays, will apply. General dental benefits are based on the Health Partners schedule of fees. If your provider charges a higher fee, a larger gap payment will apply. At Health Partners Optical get 100% back up to your optical limit and 40% thereafter once you've reached your limit. At Health Partners participating physiotherapists higher benefits apply. T&Cs apply.*

Treatment	*Waiting period (months)*	*Benefit limits (per 12 months unless otherwise stated)*	*Examples of maximum benefits*
General dental*	2	$350 per policy	Periodic oral examination - 35% of charge Scale & clean - 35% of charge Fluoride treatment - 35% of charge Surgical tooth extraction - 35% of charge
Optical*	2	$100 per policy	Single vision lenses & frames - 40% of charge Multi-focal lenses & frames - 40% of charge
Non PBS pharmaceuticals*	2	$100 per policy (combined limit for non pbs pharmaceuticals & vaccinations)	Per eligible prescription - n/a
Physiotherapy*	2	$150 per policy (combined limit for physiotherapy, chiropractic, exercise physiology & osteopathy - **Sub-limits apply**)	Initial visit - $30.00 Subsequent visit - $25.00
Chiropractic	2		Initial visit - $30.00 Subsequent visit - $25.00
Exercise physiology	2		Initial visit - $30.00 Subsequent visit - $25.00
Osteopathy	2		Initial visit - $30.00 Subsequent visit - $25.00

Vaccinations*	2	Combined limit - see Non PBS pharmaceuticals	Per service - n/a

In South Australia, get more from your cover by using Health Partners Dental and Optical practices - like 100% back on your dental check-up (including x-rays), and 40% benefit on other general dental services. At Health Partners Optical, you get 100% back on your optical limit, and an unlimited 40% benefit after you've reached your limit. At our participating physios get 100% back on a physio visit and 40% thereafter, up to your limit. Save 20% every day on full-price, non-prescription products at over 50 pharmacies across South Australia, which include participating Priceline and TerryWhite Chemmart stores. T&Cs apply.

This policy ✗ **does not include** General treatment (Extras) cover for

✗ Acupuncture	✗ Major dental	✗ Remedial massage
✗ Blood glucose monitors	✗ Orthodontic	✗ Other treatments - check with your insurer
✗ Endodontic	✗ Podiatry	
✗ Hearing aids	✗ Psychology	

Other features of this general treatment cover

Combined limit for physio, chiro, exercise physiology & osteopathy provides flexibility for you to use your limit on what's important to you. T&Cs apply.

Ambulance cover

In Western Australia this policy provides:

Emergency: Unlimited with no waiting period.

Call-out fees: will not be paid.

For further information about this policy see

https://www.healthpartners.com.au/health-insurance/understanding-private-health-insurance/

Disclaimer

The information contained in this Private Health Information Statement was provided by the insurer and is intended as general information. It may not take into account your particular circumstances. For information please contact the insurer.