

Private Health Information Statement - Combined policy

Gold Hospital Advantage \$750 Excess with Combined Better Extras

Health Partners

<http://www.healthpartners.com.au>
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Monthly Premium

\$1,027.17[#]
(before any rebate, loading or discount)

Covers two adults & dependants (3 or more people, only 2 of whom are adults)

Available in NSW & ACT

[#] 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.

This policy covers children and other dependants up to and including the age of 20, students up to and including the age of 31, as well as persons with a disability who qualify as a child or other dependant or student in these age ranges.

Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

This policy does not provide accident cover or benefits for travel and 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.

✗ Not Covered

These categories are not covered by this policy.

This policy ✓ includes cover for

✓ Assisted reproductive services	✓ Eye (not cataracts)	✓ Miscarriage and termination of pregnancy
✓ Back, neck and spine	✓ Gastrointestinal endoscopy	✓ Pain management
✓ Blood	✓ Gynaecology	✓ Pain management with device
✓ Bone, joint and muscle	✓ Heart and vascular system	✓ Palliative care
✓ Brain and nervous system	✓ Hernia and appendix	✓ Plastic and reconstructive surgery (medically necessary)
✓ Breast surgery (medically necessary)	✓ Hospital psychiatric services	✓ Podiatric surgery (provided by a registered podiatric surgeon - limited benefits)
✓ Cataracts	✓ Implantation of hearing devices	✓ Pregnancy and birth
✓ Chemotherapy, radiotherapy and immunotherapy for cancer	✓ Insulin pumps	✓ Rehabilitation
✓ Dental surgery	✓ Joint reconstructions	✓ Skin
✓ Diabetes management (excluding insulin pumps)	✓ Joint replacements	✓ Sleep studies
✓ Dialysis for chronic kidney failure	✓ Kidney and bladder	✓ Tonsils, adenoids and grommets
✓ Digestive system	✓ Lung and chest	✓ Weight loss surgery
✓ Ear, nose and throat	✓ Male reproductive system	

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 \$1500 per policy per year.

Excess payments do not apply to hospital admissions for dependants.

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
- 12 months for pregnancy and birth (obstetrics)
- 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, Chemo and Rehab in the Home. Health Coaching support for self-management of chronic disease and complex health issues. Benefits directly related to a hospital admission and when medically necessary include PBS approved prescriptions - 100% benefit & unlimited, Aids for recovery benefit 75% with \$100 limit, non-surgically implanted medical devices and human tissue products benefit 75% with \$150 limit. T&Cs apply. Plus access to a range of Member Discounts, visit healthpartners.com.au for more information.

For further information about this policy see

<https://www.healthpartners.com.au/health-insurance>

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 2 x dental check-ups, including x-rays, will apply. General, Major and Endodontic dental benefits are based on the Health Partners schedule of fees. If your provider charges a higher fee, a larger gap payment will apply. 100% back up to your optical limits applies anywhere (sub-limit applies at recognised providers), but at Health Partners Optical you also receive 40% thereafter once limit reached. 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	No annual limit (no limit on preventative dental)	Periodic oral examination - 65% of charge Scale & clean - 65% of charge Fluoride treatment - 65% of charge Surgical tooth extraction - 65% of charge
Major dental*	12	\$900 per person (combined limit for major dental & endodontic)	Full crown veneered - 65% of charge
Endodontic*	12		Filling of one root canal - 65% of charge
Orthodontic	12	\$1,500 lifetime limit (Sub-limits apply)	Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge
Optical*	2	\$250 per person (Sub-limits apply)	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge

Non PBS pharmaceuticals*	2	\$300 per person (combined limit for non pbs pharmaceuticals & vaccinations)	Per eligible prescription - n/a
Physiotherapy*	2	\$600 per person (combined limit for physiotherapy, chiropractic, exercise physiology & osteopathy - Sub-limits apply)	Initial visit - \$40.00 Subsequent visit - \$35.00
Chiropractic	2		Initial visit - \$40.00 Subsequent visit - \$35.00
Podiatry	2	\$500 per person (combined limit for podiatry, psychology, dietetics/dietary advice, eye therapy (orthoptics), occupational therapy & speech therapy)	Initial visit - \$35.00 Subsequent visit - \$30.00
Psychology	2		Initial visit - \$75.00 Subsequent visit - \$75.00
Acupuncture	2	\$200 per person (combined limit for acupuncture, remedial massage & chinese medicine)	Initial visit - \$30.00 Subsequent visit - \$30.00
Remedial massage	2		Initial visit - \$30.00 Subsequent visit - \$30.00
Hearing aids	12	\$400 per person 1 appliance(s) every 3 years (combined limit for hearing aids, blood glucose monitors, orthotics (podiatric orthoses) & other services - Sub-limits apply)	Hearing aid - 70% of charge
Blood glucose monitors	12		Per monitor - 70% of charge
Chinese medicine	2	Combined limit - see Acupuncture	Initial visit - \$30.00 Subsequent visit - \$30.00
Dietetics/dietary advice	2	Combined limit - see Podiatry	Initial visit - \$35.00 Subsequent visit - \$30.00
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - \$40.00 Subsequent visit - \$35.00
Eye therapy (orthoptics)	2	Combined limit - see Podiatry	Initial visit - \$35.00 Subsequent visit - \$30.00
Health management / Healthy lifestyle	2	\$100 per person	Health management - 70% of charge
Occupational therapy	2	Combined limit - see Podiatry	Initial visit - \$35.00 Subsequent visit - \$30.00
Orthotics (podiatric orthoses)	12	Combined limit - see Hearing aids	Orthotics supply & fit - 70% of charge
Osteopathy	2	Combined limit - see Physiotherapy	Initial visit - \$40.00 Subsequent visit - \$35.00
Speech therapy	2	Combined limit - see Podiatry	Initial visit - \$35.00 Subsequent visit - \$30.00
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 2 x dental check-ups (including x-rays) and a mouth guard. Plus, 70% benefit on other general and major dental services, up to your limits. At Health Partners Optical, you get 100% back on your optical limit, and an unlimited 40% benefit after you've reached your limit. 100% back on your optical limit is also available at other recognised optical providers, sub-limit applies. At our participating physios get 100% back on a physio visit and 70% 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 **X** does not include General treatment (Extras) cover for

X Other treatments - check with your insurer

Other features of this general treatment cover

Combined limits create flexibility for you to use your limit on what's important to you. Acupuncture and Remedial Massage limits can also be used for other natural therapies, such as Chinese herbalism, myofascial release, therapeutic massage, Swedish massage, myotherapy & nutritionist. Also combined with the Hearing Aid limit is other appliances such as CPAP Machine, nebuliser & spacer devices. Sub-limits apply. Health Management limits include benefits for bowel screening, diabetes membership, weight management, post-natal lactation consultation and gym & fitness (when medically necessary). T&Cs apply.

For further information about this policy see

<https://www.healthpartners.com.au/health-insurance>

Ambulance cover

In NSW & ACT 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.