

## South Australian Metropolitan Fire Service & Health Partners Limited

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### Private Health Insurance Update

From 1 July 2012 the Australian Government commenced means testing the rebate paid for private health insurance. This has led to many people reassessing their needs in relation to health insurance cover and in some cases looking to cancel their cover altogether. But now is not the time to give up the choice and access that having private health insurance provides. Now is the time to make informed decisions about protecting your health and or that of your family.

### How can you become more informed?

**Consider contacting Health Partners.** Health Partners is delighted to team up with the South Australian Metropolitan Fire Service to provide information about our range of health insurance that has been independently recognised by Smart Investor Magazine as being the overall best value when compared to 22 other open funds nationally.

What this means is that for an investment in your health you could get health insurance cover that is better value than paying the Medicare Levy Surcharge (“**MLS**”). And you will also be helping to support the Fire Service Fund as a payment will be made to the Fund for every policy taken out through a payroll deduction.

Just like the SAMFS, Health Partners is local, South Australian since 1937 and not for profit which means we invest any surplus back into services for members. Not only do we have outstanding value hospital cover, where dependant children under the age of 25 don't pay an excess on most of our covers, when you need to go to hospital and the policy has an excess, the Fire Service Fund will pay \$250p/a towards payment of the excess.

For members that choose our Hospital products you can also benefit from a range of Health Management Programs that support those people with conditions such as Diabetes or Coronary Artery Disease.

In addition we also have great value cover for things like *Dental, Optical, Physiotherapy and Pharmacy*. We deliver this value through our unique ownership of four Dental practices and three Optical stores in South Australia and alliance partnerships with over 35 Physiotherapists and 45 Pharmacies our Gold Extras members get outstanding benefits including;

- gap free dental for dependent children up to age 25\*.
- gap free optical for dependent children up to age 25\*.
- \$12 out of pocket for visits to the Physiotherapist.
- outstanding benefits on a range of prescription items and all extras members receive **20% off** over the counter purchases from the largest pharmacy network in S.A.

(NB\* Limits apply to the number, type or range of services available at no gap.)

Health Partners is available to discuss your private health insurance requirements. We can help you transfer your cover from another fund. This is a very simple process with Health Partners attending to administrative requirements with your pay office.

**For more information please contact either: Enza Mosca on (08) 8236 4533 or Darren Kemp on (08) 8236 4516 and mention you are an employee of the SAMFS.** Alternatively, you can go to [www.healthpartners.com.au](http://www.healthpartners.com.au).