



**HBF Health Limited**  
Dental Saver

**\$39.15 / month**  
(Before Rebate, Discount & Loading)  
Available in SA

You may be entitled to an Australian Government Rebate on the above premium. Your premium may also include an insurer discount. Check with your insurer for details.

**This policy covers:** One adult & dependants, including non-student dependants (2 or more people, only one of whom is an adult).

Children (0 - 17), non-classified\* dependant (18 - 20), students (21 - 30) and non-students (21 to 30), as well as persons with a disability who qualify as a child, non-classified\* dependant, student and non-student in these age ranges.

\*Non-classified dependant: Non-classified Dependant

A person who meets all of the following criteria:

- a. is aged 18 to 20 (inclusive); and
- b. does not have a partner (a person in a marital or de facto relationship with the Non-classified Dependant)

This health insurer does not operate a preferred provider scheme.

Policy ID: HBF/I10/SBUY1Y

Source: Private Health Information Statement (PHIS).

## Extras Cover

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

| Treatment & waiting period (months) |   | Benefit limits per 12 months unless otherwise stated | Examples of maximum benefits                                                                                                                                                                    |
|-------------------------------------|---|------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ✓ General dental                    | 2 | \$400 per person                                     | <ul style="list-style-type: none"><li>Fluoride treatment: \$18.75</li><li>Scale &amp; clean: \$73.5</li><li>Surgical tooth extraction: \$81</li><li>Periodic oral examination: \$37.5</li></ul> |

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

- |                                 |                                         |                                  |
|---------------------------------|-----------------------------------------|----------------------------------|
| ✗ Acupuncture                   | ✗ Eye therapy (orthoptics)              | ✗ Orthodontic                    |
| ✗ Ante-natal/Post-natal classes | ✗ Health management / Healthy lifestyle | ✗ Orthotics (podiatric orthoses) |
| ✗ Audiology                     | ✗ Hearing aids                          | ✗ Osteopathy                     |
| ✗ Blood glucose monitors        | ✗ Home nursing                          | ✗ Physiotherapy                  |
| ✗ Chinese medicine              | ✗ Major dental                          | ✗ Podiatry                       |
| ✗ Chiropractic                  | ✗ Non PBS pharmaceuticals               | ✗ Psychology                     |
| ✗ Dietetics/dietary advice      | ✗ Occupational therapy                  | ✗ Remedial massage               |
| ✗ Endodontic                    | ✗ Optical                               | ✗ Speech therapy                 |
| ✗ Exercise physiology           |                                         | ✗ Vaccinations                   |

## Ambulance cover

In SA this policy provides:

Emergency: Unlimited with a waiting period of 7 days.

Call-out fees: Will be paid for each attendance, including emergency treatment without transport to hospital.

**Other features of this ambulance cover:** Emergency ambulance provides full cover for emergency treatment and urgent ambulance transport (by road) within Australia by a State Government ambulance provider or an HBF approved ambulance provider. Services not covered include air ambulance services, transport between a public hospital to your home and transport not provided in an ambulance.

**For further information about this policy see:** <http://www.hbf.com.au/health-insurance/ambulance-cover.html>

## Insurer Details



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Call now  **133 423**  
Sponsor link

**HBF Health Limited**

 <http://hbf.com.au>

 [memberservices@hbf.com.au](mailto:memberservices@hbf.com.au)

 **133 423**

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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/HBF/I10/SBUY1Y>