HBF Health Limited

Everyday Extras

$243.46 / month

(Before Rebate, Discount & Loading)

Available in TAS

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: Two adults & dependants, including non-student dependants (3 or more people, only 2 of whom are adults).

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)

HBF members have hundreds of participating optical stores nationally to choose from with access to a range of fully covered glasses. See http://www.hbf.com.au/health-insurance/find-a-provider.

Policy ID: HBF/I14/TBVAD2Y

Source: Private Health Information Statement (PHIS)

Extras Cover

This policy includes General treatment (Extras) cover for

Note, for treatments marked with * : Before a benefit is payable on an eligible Pharmacy item, a co-payment amount reasonably determined by HBF is deducted from the cost of each script.

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ **Acupuncture**	2	**$200 per person** combined limit for acupuncture, chinese medicine & other services	• Initial visit: $30 • Subsequent visit: $30
✓ **Blood glucose monitors**	12	**$800 per person** sub-limits apply	• Per monitor: 60% of charge
✓ **Chinese medicine**	2	**$200 per person** combined limit for acupuncture, chinese medicine & other services	• Initial visit: $30 • Subsequent visit: $30
✓ **Chiropractic**	2	**$400 per person**	• Initial visit: $39 • Subsequent visit: $27
✓ **Dietetics/dietary advice**	2	**$400 per person**	• Initial visit: $41 • Subsequent visit: $24

✓ **Endodontic**	12	**$1,500 per person** combined limit for endodontic, major dental & orthodontic	• Filling of one root canal: $137
✓ **Exercise physiology**	2	**$400 per person**	• Initial visit: $28 • Subsequent visit: $28
✓ **Eye therapy (orthoptics)**	2	**$400 per person**	• Initial visit: $42 • Subsequent visit: $42
✓ **General dental**	2	**$600 per person**	• Fluoride treatment: $21 • Scale & clean: $83 • Surgical tooth extraction: $116 • Periodic oral examination: $42
✓ **Health management / Healthy lifestyle**	2	**$200 per person** sub-limits apply	• Health management: 60% of charge
✓ **Hearing aids**	12	**$1200 per person every 3 calendar years**	• Hearing aid: 100% of charge
✓ **Major dental**	12	**$1,500 per person** combined limit for endodontic, major dental & orthodontic	• Full crown veneered: $690
✓ **Non PBS pharmaceuticals***	2	**$400 per person**	• Per eligible prescription: $400
✓ **Occupational therapy**	2	**$400 per person**	• Initial visit: $42 • Subsequent visit: $25
✓ **Optical**	2	**$225 per person**	• Multi-focal lenses & frames: 100% of charge • Single vision lenses & frames: 100% of charge
✓ **Orthodontic**	12	**$1,500 per person** $2,500 lifetime limit combined limit for endodontic, major dental & orthodontic	• Braces for upper & lower teeth, including removal plus fitting of retainer: $1500
✓ **Orthotics (podiatric orthoses)**	12	**$400 per person** combined limit for orthotics (podiatric orthoses) & podiatry	• Orthotics supply & fit: 60% of charge
✓ **Osteopathy**	2	**$400 per person**	• Initial visit: $39 • Subsequent visit: $27
✓ **Physiotherapy**	2	**$400 per person**	• Initial visit: $39 • Subsequent visit: $32
✓ **Podiatry**	2	**$400 per person** combined limit for orthotics (podiatric orthoses) & podiatry	• Initial visit: $40 • Subsequent visit: $30
✓ **Psychology**	2	**$400 per person**	• Initial visit: $75 • Subsequent visit: $75
✓ **Remedial massage**	2	**$200 per person**	• Initial visit: $30 • Subsequent visit: $30

✓ **Speech therapy**	2	**$400 per person**	• Initial visit: $65 • Subsequent visit: $40

Everyday Extras also includes cover for: CLINICAL PSYCHOLOGY (waiting period 2 months, $100 initial visit and $75 subsequent visit up to combined limit – see Psychology); HYPNOTHERAPY (waiting period 2 months, $30 initial or subsequent visit up to combined limit - see Acupuncture); MYOTHERAPY (waiting period 2 months, $30 initial or subsequent visit up to combined limit - see Remedial Massage); Other approved appliances (waiting period 2-12 months, 60% up to combined limit- see Blood glucose monitors, sub-limits apply); NUTRITION (waiting period 2 months, $41 initial visit and $24 subsequent visit up to combined limit - see Dietetics/dietary advice); NICOTINE REPLACEMENT THERAPY (waiting period 2 months, 100% up to combined limit - see Health Management/Healthy Lifestyle); TRAVEL VACCINATIONS (waiting period 2 months, 100% up to combined limit - see Health Management/Healthy Lifestyle).

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

- ✗ Ante-natal/Post-natal classes
- ✗ Audiology
- ✗ Home nursing
- ✗ Vaccinations

Ambulance cover

Ambulance cover is provided by the State government for residents of Tasmania. This may include cover whilst interstate, except for South Australia and Queensland where no cover applies. In other states please check with Ambulance Tasmania - https://www.health.tas.gov.au/ambulance/fees_and_accounts.

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

Insurer Details

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HBF Health Limited
http://hbf.com.au
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133 423

Private Health Information Statement is available from the Private Health Insurance Ombudsman website at https://privatehealth.gov.au/dynamic/Premium/PHIS/HBF/I14/TBVAD2Y