HBF Health Limited

Saver Extras Mid

$63.39 / month

(Before Rebate, Discount & Loading)

Available in NSW & ACT

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: Only one person.

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/I18/NBESU10

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
✓ Chiropractic	2	**$400 per policy**	• Initial visit: $42 • Subsequent visit: $27
✓ Endodontic	12	**$750 per policy** combined limit for endodontic & major dental	• Filling of one root canal: $137
✓ General dental	2	**$700 per policy**	• Fluoride treatment: $21 • Scale & clean: $83 • Surgical tooth extraction: $116 • Periodic oral examination: $42
✓ Major dental	12	**$750 per policy** combined limit for endodontic & major dental	• Full crown veneered: $690
✓ Non PBS pharmaceuticals*	2	**$250 per policy**	• Per eligible prescription: $250
✓ Optical	2	**$200 per policy**	• Multi-focal lenses & frames: 100% of charge • Single vision lenses & frames: 100% of charge
✓ Orthotics (podiatric orthoses)	12	**$200 per policy** combined limit for orthotics (podiatric orthoses) & podiatry	• Orthotics supply & fit: 55% of charge
✓ Osteopathy	2	**$400 per policy**	• Initial visit: $42 • Subsequent visit: $27

✓ **Physiotherapy**	2	**$400 per policy**	• Initial visit: $45 • Subsequent visit: $36
✓ **Podiatry**	2	**$200 per policy** combined limit for orthotics (podiatric orthoses) & podiatry	• Initial visit: $39 • Subsequent visit: $32
✓ **Remedial massage**	2	**$300 per policy**	• Initial visit: $33 • Subsequent visit: $33

Saver Extras Mid also includes cover for: MYOTHERAPY (waiting period 2 months, $33 initial and subsequent visit up to combined limit - see Remedial Massage).

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

- ✗ Acupuncture
- ✗ Ante-natal/Post-natal classes
- ✗ Audiology
- ✗ Blood glucose monitors
- ✗ Chinese medicine
- ✗ Dietetics/dietary advice
- ✗ Exercise physiology
- ✗ Eye therapy (orthoptics)
- ✗ Health management / Healthy lifestyle
- ✗ Hearing aids
- ✗ Home nursing
- ✗ Occupational therapy
- ✗ Orthodontic
- ✗ Psychology
- ✗ Speech therapy
- ✗ Vaccinations

Ambulance cover

In NSW & ACT 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

HBF Health Limited
Saver Extras Mid

$63.39 / month
(Before Rebate, Discount & Loading)
Available in NSW & ACT

HBF Health Limited
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133 423

Disclaimer: This document is not a Private Health Information Statement (PHIS), and it is not intended to replace that document. The details contained in the **healthslips.com.au Policy Information** was provided by the insurer to the Australian Government. It is intended as general information. It may not take into account your circumstances. For further information contact the insurer. Information used is Licensed from the Commonwealth of Australia under a Creative Commons 3.0 licence.

Private Health Information Statement is available from the Private Health Insurance Ombudsman website at https://privatehealth.gov.au/dynamic/Premium/PHIS/HBF/I18/NBESU10