



**HBF Health Limited**  
Saver Extras Mid

**\$101.11 / month**  
(Before Rebate, Discount & Loading)  
Available in QLD

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 (2 or more people, only one of whom is an adult).

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

\*Non-classified dependant: Non-classified Dependant

A person who meets all of the following criteria:

- is aged 18 to 20 (inclusive); and
- 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/I18/QBESY1D**

**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 person	<ul style="list-style-type: none"> <li>Initial visit: \$42</li> <li>Subsequent visit: \$27</li> </ul>
✓ Endodontic	12	\$750 per person combined limit for endodontic & major dental	<ul style="list-style-type: none"> <li>Filling of one root canal: \$137</li> </ul>
✓ General dental	2	\$700 per person	<ul style="list-style-type: none"> <li>Fluoride treatment: \$21</li> <li>Scale &amp; clean: \$83</li> <li>Surgical tooth extraction: \$116</li> <li>Periodic oral examination: \$42</li> </ul>
✓ Major dental	12	\$750 per person combined limit for endodontic & major dental	<ul style="list-style-type: none"> <li>Full crown veneered: \$690</li> </ul>
✓ Non PBS pharmaceuticals*	2	\$250 per person	<ul style="list-style-type: none"> <li>Per eligible prescription: \$250</li> </ul>

✓ <b>Optical</b>	2	<b>\$200 per person</b>	<ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: 100% of charge</li> <li>Single vision lenses &amp; frames: 100% of charge</li> </ul>
✓ <b>Orthotics (podiatric orthoses)</b>	12	<b>\$200 per person</b> combined limit for orthotics (podiatric orthoses) & podiatry	<ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: 55% of charge</li> </ul>
✓ <b>Osteopathy</b>	2	<b>\$400 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$42</li> <li>Subsequent visit: \$27</li> </ul>
✓ <b>Physiotherapy</b>	2	<b>\$400 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$45</li> <li>Subsequent visit: \$36</li> </ul>
✓ <b>Podiatry</b>	2	<b>\$200 per person</b> combined limit for orthotics (podiatric orthoses) & podiatry	<ul style="list-style-type: none"> <li>Initial visit: \$39</li> <li>Subsequent visit: \$32</li> </ul>
✓ <b>Remedial massage</b>	2	<b>\$300 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$33</li> <li>Subsequent visit: \$33</li> </ul>

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

## Ambulance cover

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au>). This includes cover whilst interstate.

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

**\$101.11 / month**  
(Before Rebate, Discount & Loading)  
Available in QLD

Call now  **133 423**  
Sponsor link

**HBF Health Limited**

 <http://hbf.com.au>

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

 **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/QBESY1D>