HBF Health Limited
Saver Extras Top

$109.23 / month
(Before Rebate, Discount & Loading)
Available in NT

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 (and no-one else).

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/I19/DBFAB20

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	**$500 per person**	• Initial visit: $50 • Subsequent visit: $32
✓ **Endodontic**	12	**$950 per person** combined limit for endodontic & major dental	• Filling of one root canal: $188
✓ **General dental**	2	**$900 per person**	• Fluoride treatment: $25 • Scale & clean: $98 • Surgical tooth extraction: $115 • Periodic oral examination: $50
✓ **Major dental**	12	**$950 per person** combined limit for endodontic & major dental	• Full crown veneered: $1037
✓ **Non PBS pharmaceuticals***	2	**$300 per person**	• Per eligible prescription: $300
✓ **Optical**	2	**$250 per person**	• Multi-focal lenses & frames: 100% of charge • Single vision lenses & frames: 100% of charge
✓ **Orthotics (podiatric orthoses)**	12	**$250 per person** combined limit for orthotics (podiatric orthoses) & podiatry	• Orthotics supply & fit: 65% of charge
✓ **Osteopathy**	2	**$500 per person**	• Initial visit: $50 • Subsequent visit: $32

✓ **Physiotherapy**	2	**$800 per person**	• Initial visit: $53 • Subsequent visit: $42
✓ **Podiatry**	2	**$250 per person** combined limit for orthotics (podiatric orthoses) & podiatry	• Initial visit: $46 • Subsequent visit: $38
✓ **Remedial massage**	2	**$400 per person**	• Initial visit: $39 • Subsequent visit: $39

Saver Extras Top also includes cover for: MYOTHERAPY (waiting period 2 months, $39 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 NT 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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