



HBF Health Limited
Saver Extras Top

\$84.25 / 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: 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/I19/QBEZR10

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 policy	<ul style="list-style-type: none"> Initial visit: \$50 Subsequent visit: \$32
✓ Endodontic	12	\$950 per policy combined limit for endodontic & major dental	<ul style="list-style-type: none"> Filling of one root canal: \$188
✓ General dental	2	\$900 per policy	<ul style="list-style-type: none"> Fluoride treatment: \$25 Scale & clean: \$98 Surgical tooth extraction: \$115 Periodic oral examination: \$50
✓ Major dental	12	\$950 per policy combined limit for endodontic & major dental	<ul style="list-style-type: none"> Full crown veneered: \$1037
✓ Non PBS pharmaceuticals*	2	\$300 per policy	<ul style="list-style-type: none"> Per eligible prescription: \$300
✓ Optical	2	\$250 per policy	<ul style="list-style-type: none"> Multi-focal lenses & frames: 100% of charge Single vision lenses & frames: 100% of charge
✓ Orthotics (podiatric orthoses)	12	\$250 per policy combined limit for orthotics (podiatric orthoses) & podiatry	<ul style="list-style-type: none"> Orthotics supply & fit: 65% of charge
✓ Osteopathy	2	\$500 per policy	<ul style="list-style-type: none"> Initial visit: \$50 Subsequent visit: \$32

✓ Physiotherapy	2	\$800 per policy	<ul style="list-style-type: none"> Initial visit: \$53 Subsequent visit: \$42
✓ Podiatry	2	\$250 per policy combined limit for orthotics (podiatric orthoses) & podiatry	<ul style="list-style-type: none"> Initial visit: \$46 Subsequent visit: \$38
✓ Remedial massage	2	\$400 per policy	<ul style="list-style-type: none"> 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 | ✗ Exercise physiology | ✗ Orthodontic |
| ✗ Ante-natal/Post-natal classes | ✗ Eye therapy (orthoaptics) | ✗ 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



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Call now  **133 423**
Sponsor link

HBF Health Limited

 <http://hbf.com.au>

 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/I19/QBEZR10>