



HBF Health Limited
Saver Extras Top

\$226.91 / month
(Before Rebate, Discount & Loading)
Available in WA

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:

- 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 can access a range of participating dentists and optical stores in WA. This means you get no gap for preventative dental services and access to a range of fully covered glasses. See <http://www.hbf.com.au/health-insurance/find-a-provider>.

Policy ID: HBF/I19/WBVCL2Y

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

Ambulance cover

In WA 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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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/WBVCL2Y>