



**HBF Health Limited**  
Everyday Extras Mid

**\$244.98 / 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:** Two adults & dependants (3 or more people, only 2 of whom are adults).

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/I21/NBGGX2D

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
✓ Acupuncture	2	<b>\$300 per person</b> combined limit for acupuncture, chinese medicine & other services	<ul style="list-style-type: none"> <li>Initial visit: \$44</li> <li>Subsequent visit: \$44</li> </ul>
✓ Blood glucose monitors	12	<b>\$800 per person</b> sub-limits apply	<ul style="list-style-type: none"> <li>Per monitor: 65% of charge</li> </ul>
✓ Chinese medicine	2	<b>\$300 per person</b> combined limit for acupuncture, chinese medicine & other services	<ul style="list-style-type: none"> <li>Initial visit: \$44</li> <li>Subsequent visit: \$44</li> </ul>
✓ Chiropractic	2	<b>\$450 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$46</li> <li>Subsequent visit: \$30</li> </ul>
✓ Dietetics/dietary advice	2	<b>\$400 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$66</li> <li>Subsequent visit: \$44</li> </ul>
✓ Endodontic	12	<b>\$2,000 per person</b> combined limit for endodontic, major dental & orthodontic	<ul style="list-style-type: none"> <li>Filling of one root canal: \$137</li> </ul>

✓ Exercise physiology	2	\$400 per person	<ul style="list-style-type: none"> <li>Initial visit: \$38</li> <li>Subsequent visit: \$38</li> </ul>
✓ Eye therapy (orthoptics)	2	\$400 per person	<ul style="list-style-type: none"> <li>Initial visit: \$42</li> <li>Subsequent visit: \$42</li> </ul>
✓ General dental	2	No annual limit	<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>
✓ Health management / Healthy lifestyle	2	\$250 per person sub-limits apply	<ul style="list-style-type: none"> <li>Health management: 65% of charge</li> </ul>
✓ Hearing aids	12	\$1400 per person every 3 years	<ul style="list-style-type: none"> <li>Hearing aid: 65% of charge</li> </ul>
✓ Major dental	12	\$2,000 per person combined limit for endodontic, major dental & orthodontic	<ul style="list-style-type: none"> <li>Full crown veneered: \$690</li> </ul>
✓ Non PBS pharmaceuticals*	2	\$400 per person	<ul style="list-style-type: none"> <li>Per eligible prescription: \$400</li> </ul>
✓ Occupational therapy	2	\$400 per person	<ul style="list-style-type: none"> <li>Initial visit: \$53</li> <li>Subsequent visit: \$44</li> </ul>
✓ Optical	2	\$250 per person	<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>
✓ Orthodontic	12	\$2,000 per person \$2,750 lifetime limit combined limit for endodontic, major dental & orthodontic	<ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: 100% of charge</li> </ul>
✓ Orthotics (podiatric orthoses)	12	\$400 per person combined limit for orthotics (podiatric orthoses) & podiatry	<ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: 60% of charge</li> </ul>
✓ Osteopathy	2	\$450 per person	<ul style="list-style-type: none"> <li>Initial visit: \$46</li> <li>Subsequent visit: \$30</li> </ul>
✓ Physiotherapy	2	\$450 per person	<ul style="list-style-type: none"> <li>Initial visit: \$49</li> <li>Subsequent visit: \$39</li> </ul>
✓ Podiatry	2	\$400 per person combined limit for orthotics (podiatric orthoses) & podiatry	<ul style="list-style-type: none"> <li>Initial visit: \$43</li> <li>Subsequent visit: \$35</li> </ul>
✓ Psychology	2	\$450 per person	<ul style="list-style-type: none"> <li>Initial visit: \$125</li> <li>Subsequent visit: \$125</li> </ul>
✓ Remedial massage	2	\$350 per person	<ul style="list-style-type: none"> <li>Initial visit: \$36</li> <li>Subsequent visit: \$36</li> </ul>
✓ Speech therapy	2	\$400 per person	<ul style="list-style-type: none"> <li>Initial visit: \$89</li> <li>Subsequent visit: \$52</li> </ul>

Everyday Extras Mid also includes cover for: CLINICAL PSYCHOLOGY (waiting period 2 months, \$125 initial visit and \$99 subsequent visit up to combined limit - see Psychology); HYPNOTHERAPY (waiting period 2 months, \$44 initial and subsequent visit up to combined limit - see Acupuncture); MYOTHERAPY (waiting period 2 months, \$36 initial and subsequent visit up to combined limit - see Remedial Massage); Other approved appliances (waiting period 2-12 months, 65% up to combined limit - see Blood glucose monitors, sub-limits apply); NUTRITION (waiting period 2 months, \$66 initial visit and \$44 subsequent visit up combined limit - see Dietetics/dietary advice).

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

- ✗ Ante-natal/Post-natal classes
- ✗ Home nursing
- ✗ Audiology
- ✗ 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



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Call now  **133 423**  
Sponsor link

**HBF Health Limited**

 <http://hbf.com.au>

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

 **133 423**

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