



**HBF Health Limited**  
Basic Extras

**\$26.02 / month**  
(Before Rebate, Discount & Loading)  
Available in SA

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/I26/SBJDU10

**Source:** Private Health Information Statement (PHIS)

## Extras Cover

This policy **includes** General treatment (Extras) cover for

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Chiropractic	2	<b>\$250 per policy</b> combined limit for chiropractic, osteopathy & physiotherapy	<ul style="list-style-type: none"> <li>Initial visit: \$22</li> <li>Subsequent visit: \$17</li> </ul>
✓ General dental	2	<b>\$350 per policy</b>	<ul style="list-style-type: none"> <li>Fluoride treatment: \$18.75</li> <li>Scale &amp; clean: \$73.5</li> <li>Surgical tooth extraction: \$81</li> <li>Periodic oral examination: \$37.5</li> </ul>
✓ Health management / Healthy lifestyle	2	<b>\$200 per policy</b> sub-limits apply	<ul style="list-style-type: none"> <li>Health management: 60% of charge</li> </ul>
✓ Optical	2	<b>\$160 per policy</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>
✓ Osteopathy	2	<b>\$250 per policy</b> combined limit for chiropractic, osteopathy & physiotherapy	<ul style="list-style-type: none"> <li>Initial visit: \$22</li> <li>Subsequent visit: \$17</li> </ul>
✓ Physiotherapy	2	<b>\$250 per policy</b> combined limit for chiropractic, osteopathy & physiotherapy	<ul style="list-style-type: none"> <li>Initial visit: \$27</li> <li>Subsequent visit: \$21</li> </ul>

\*\*Note: Health Management/Healthy Lifestyle – initial visit for Strength for Life is \$27 up to combined limit listed.

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

- |                                 |                            |                                  |
|---------------------------------|----------------------------|----------------------------------|
| ✗ Acupuncture                   | ✗ Exercise physiology      | ✗ Orthodontic                    |
| ✗ Ante-natal/Post-natal classes | ✗ Eye therapy (orthoptics) | ✗ Orthotics (podiatric orthoses) |
| ✗ Audiology                     | ✗ Hearing aids             | ✗ Podiatry                       |
| ✗ Blood glucose monitors        | ✗ Home nursing             | ✗ Psychology                     |
| ✗ Chinese medicine              | ✗ Major dental             | ✗ Remedial massage               |
| ✗ Dietetics/dietary advice      | ✗ Non PBS pharmaceuticals  | ✗ Speech therapy                 |
| ✗ Endodontic                    | ✗ Occupational therapy     | ✗ Vaccinations                   |

## Ambulance cover

In SA 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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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/HBF/I26/SBJDU10>