



HBF Health Limited
Basic Extras

\$49.45 / 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: One adult & dependants, including non-student dependants (2 or more people, only one of whom is an adult).

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:

- a. is aged 18 to 20 (inclusive); and
- b. 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 in WA. This means you get 75% back for preventative dental services. See <http://www.hbf.com.au/health-insurance/find-a-provider>.

Policy ID: HBF/I26/WBVEU1Y

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	\$250 per person combined limit for chiropractic, osteopathy & physiotherapy	- Initial visit: \$22 - Subsequent visit: \$17
✓ General dental	2	\$350 per person	- Fluoride treatment: \$18.75 - Scale & clean: \$73.5 - Surgical tooth extraction: \$81 - Periodic oral examination: \$37.5
✓ Health management / Healthy lifestyle	2	\$200 per person sub-limits apply	Health management: 60% of charge
✓ Optical	2	\$160 per person	- Multi-focal lenses & frames: 100% of charge - Single vision lenses & frames: 100% of charge
✓ Osteopathy	2	\$250 per person combined limit for chiropractic, osteopathy & physiotherapy	- Initial visit: \$22 - Subsequent visit: \$17

- ✓ **Physiotherapy** 2 **\$250 per person**
- combined limit for chiropractic, osteopathy & physiotherapy
- Initial visit: \$27
 - Subsequent visit: \$21

**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 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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Available in WA

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/I26/WBVEU1Y>