



**HBF Health Limited**  
Flex 50

**\$63.78 / month**  
(Before Rebate, Discount & Loading)  
Available in NT

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 (and no-one else).

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/I27/DBPAQ20

**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
<p>✓ Acupuncture 2</p>	<p><b>\$800 per person</b> combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, general dental, health management / healthy lifestyle, major dental, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage, vaccinations &amp; other services sub-limits apply</p>	<ul style="list-style-type: none"> <li>Initial visit: 50% of charge</li> <li>Subsequent visit: 50% of charge</li> </ul>
<p>✓ Chinese medicine 2</p>	<p><b>\$800 per person</b> combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, general dental, health management / healthy lifestyle, major dental, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage, vaccinations &amp; other services sub-limits apply</p>	<ul style="list-style-type: none"> <li>Initial visit: 50% of charge</li> <li>Subsequent visit: 50% of charge</li> </ul>
<p>✓ Chiropractic 2</p>	<p><b>\$800 per person</b> combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, general dental, health management / healthy lifestyle, major dental, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage, vaccinations &amp; other services</p>	<ul style="list-style-type: none"> <li>Initial visit: 50% of charge</li> <li>Subsequent visit: 50% of charge</li> </ul>

<p>✓ <b>Dietetics/dietary advice</b></p>	2	<p><b>\$800 per person</b></p> <p>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, general dental, health management / healthy lifestyle, major dental, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage, vaccinations &amp; other services</p>	<ul style="list-style-type: none"> <li>• Initial visit: 50% of charge</li> <li>• Subsequent visit: 50% of charge</li> </ul>
<p>✓ <b>Endodontic</b></p>	12	<p><b>\$800 per person</b></p> <p>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, general dental, health management / healthy lifestyle, major dental, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage, vaccinations &amp; other services</p>	<ul style="list-style-type: none"> <li>• Filling of one root canal: 50% of charge</li> </ul>
<p>✓ <b>Exercise physiology</b></p>	2	<p><b>\$800 per person</b></p> <p>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, general dental, health management / healthy lifestyle, major dental, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage, vaccinations &amp; other services</p>	<ul style="list-style-type: none"> <li>• Initial visit: 50% of charge</li> <li>• Subsequent visit: 50% of charge</li> </ul>
<p>✓ <b>General dental</b></p>	2	<p><b>\$800 per person</b></p> <p>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, general dental, health management / healthy lifestyle, major dental, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage, vaccinations &amp; other services</p> <p>sub-limits apply</p>	<ul style="list-style-type: none"> <li>• Fluoride treatment: 50% of charge</li> <li>• Scale &amp; clean: 50% of charge</li> <li>• Surgical tooth extraction: 50% of charge</li> <li>• Periodic oral examination: 50% of charge</li> </ul>
<p>✓ <b>Health management / Healthy lifestyle</b></p>	2	<p><b>\$800 per person</b></p> <p>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, general dental, health management / healthy lifestyle, major dental, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage, vaccinations &amp; other services</p>	<ul style="list-style-type: none"> <li>• Health management: 100% of charge</li> </ul>
<p>✓ <b>Major dental</b></p>	12	<p><b>\$800 per person</b></p> <p>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, general dental, health management / healthy lifestyle, major dental, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage, vaccinations &amp; other services</p> <p>sub-limits apply</p>	<ul style="list-style-type: none"> <li>• Full crown veneered: 50% of charge</li> </ul>
<p>✓ <b>Non PBS pharmaceuticals*</b></p>	2	<p><b>\$800 per person</b></p> <p>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, general dental, health management / healthy lifestyle, major dental, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage, vaccinations &amp; other services</p>	<ul style="list-style-type: none"> <li>• Per eligible prescription: 100% of charge</li> </ul>
<p>✓ <b>Optical</b></p>	2	<p><b>\$200 per person</b></p>	<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>

<p>✓ <b>Osteopathy</b></p>	2	<p><b>\$800 per person</b></p> <p>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, general dental, health management / healthy lifestyle, major dental, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage, vaccinations &amp; other services</p>	<ul style="list-style-type: none"> <li>• Initial visit: 50% of charge</li> <li>• Subsequent visit: 50% of charge</li> </ul>
<p>✓ <b>Physiotherapy</b></p>	2	<p><b>\$800 per person</b></p> <p>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, general dental, health management / healthy lifestyle, major dental, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage, vaccinations &amp; other services</p>	<ul style="list-style-type: none"> <li>• Initial visit: 50% of charge</li> <li>• Subsequent visit: 50% of charge</li> </ul>
<p>✓ <b>Psychology</b></p>	2	<p><b>\$800 per person</b></p> <p>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, general dental, health management / healthy lifestyle, major dental, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage, vaccinations &amp; other services</p>	<ul style="list-style-type: none"> <li>• Initial visit: 50% of charge</li> <li>• Subsequent visit: 50% of charge</li> </ul>
<p>✓ <b>Remedial massage</b></p>	2	<p><b>\$800 per person</b></p> <p>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, general dental, health management / healthy lifestyle, major dental, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage, vaccinations &amp; other services</p> <p>sub-limits apply</p>	<ul style="list-style-type: none"> <li>• Initial visit: 50% of charge</li> <li>• Subsequent visit: 50% of charge</li> </ul>
<p>✓ <b>Vaccinations*</b></p>	2	<p><b>\$800 per person</b></p> <p>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, general dental, health management / healthy lifestyle, major dental, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage, vaccinations &amp; other services</p>	<ul style="list-style-type: none"> <li>• Per service: 100% of charge</li> </ul>

Flex 50 also includes cover for: Hypnotherapy (waiting period 2 months, 50% initial or subsequent visit up to combined limit - see General Dental); Myotherapy (waiting period 2 months, 50% initial or subsequent visit up to combined limit - see General Dental).  
 \*\*Note: Natural Therapies (Acupuncture, Hypnotherapy, Myotherapy, Remedial Massage and Traditional Chinese Medicine) has a \$200 sub-limit.

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

- |                                 |                        |                                  |
|---------------------------------|------------------------|----------------------------------|
| ✗ Ante-natal/Post-natal classes | ✗ Hearing aids         | ✗ Orthotics (podiatric orthoses) |
| ✗ Audiology                     | ✗ Home nursing         | ✗ Podiatry                       |
| ✗ Blood glucose monitors        | ✗ Occupational therapy | ✗ Speech therapy                 |
| ✗ Eye therapy (orthoptics)      | ✗ Orthodontic          |                                  |

## Ambulance cover

In NT 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



HBF Health Limited  
Flex 50

**\$63.78 / month**  
(Before Rebate, Discount & Loading)  
Available in NT

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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