



HBF Health Limited
Flex 50

\$100.63 / 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 (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/NBPAU20

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	\$800 per person 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 & other services sub-limits apply	- Initial visit: 50% of charge - Subsequent visit: 50% of charge
✓ Chinese medicine	2	\$800 per person 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 & other services sub-limits apply	- Initial visit: 50% of charge - Subsequent visit: 50% of charge
✓ Chiropractic	2	\$800 per person 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 & other services	- Initial visit: 50% of charge - Subsequent visit: 50% of charge

✓ Dietetics/dietary advice	2	\$800 per person 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 & other services	- Initial visit: 50% of charge - Subsequent visit: 50% of charge
✓ Endodontic	12	\$800 per person 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 & other services	Filling of one root canal: 50% of charge
✓ Exercise physiology	2	\$800 per person 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 & other services	- Initial visit: 50% of charge - Subsequent visit: 50% of charge
✓ General dental	2	\$800 per person 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 & other services sub-limits apply	- Fluoride treatment: 50% of charge - Scale & clean: 50% of charge - Surgical tooth extraction: 50% of charge - Periodic oral examination: 50% of charge
✓ Health management / Healthy lifestyle	2	\$800 per person 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 & other services	Health management: 100% of charge
✓ Major dental	12	\$800 per person 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 & other services sub-limits apply	Full crown veneered: 50% of charge
✓ Non PBS pharmaceuticals*	2	\$800 per person 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 & other services	Per eligible prescription: 100% of charge
✓ Optical	2	\$200 per person	- Multi-focal lenses & frames: 100% of charge - Single vision lenses & frames: 100% of charge

✓ Osteopathy	2	\$800 per person 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 & other services	- Initial visit: 50% of charge - Subsequent visit: 50% of charge
✓ Physiotherapy	2	\$800 per person 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 & other services	- Initial visit: 50% of charge - Subsequent visit: 50% of charge
✓ Psychology	2	\$800 per person 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 & other services	- Initial visit: 50% of charge - Subsequent visit: 50% of charge
✓ Remedial massage	2	\$800 per person 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 & other services sub-limits apply	- Initial visit: 50% of charge - Subsequent visit: 50% of charge
✓ Vaccinations*	2	\$800 per person 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 & other services	Per service: 100% of charge

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

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|---------------------------------|------------------------|----------------------------------|
| ✗ 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 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

133 423

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