



**HBF Health Limited**  
Flex 50

**\$95.60 / 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:** 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 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/NBVFH1Y**

**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>✓ <b>Acupuncture</b>      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>✓ <b>Chinese medicine</b>      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>✓ <b>Chiropractic</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>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>

✓ <b>Optical</b>	2	<b>\$200 per person</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>
✓ <b>Osteopathy</b>	2	<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 & other services	<ul style="list-style-type: none"> <li>Initial visit: 50% of charge</li> <li>Subsequent visit: 50% of charge</li> </ul>
✓ <b>Physiotherapy</b>	2	<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 & other services	<ul style="list-style-type: none"> <li>Initial visit: 50% of charge</li> <li>Subsequent visit: 50% of charge</li> </ul>
✓ <b>Psychology</b>	2	<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 & other services	<ul style="list-style-type: none"> <li>Initial visit: 50% of charge</li> <li>Subsequent visit: 50% of charge</li> </ul>
✓ <b>Remedial massage</b>	2	<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 & other services sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: 50% of charge</li> <li>Subsequent visit: 50% of charge</li> </ul>
✓ <b>Vaccinations*</b>	2	<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 & other services	<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
- ✗ Audiology
- ✗ Blood glucose monitors
- ✗ Eye therapy (orthoptics)
- ✗ Hearing aids
- ✗ Home nursing
- ✗ Occupational therapy
- ✗ Orthodontic
- ✗ Orthotics (podiatric orthoses)
- ✗ Podiatry
- ✗ Speech therapy

## 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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Flex 50

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Call now  **133 423**  
Sponsor link

### HBF Health Limited

 <http://hbf.com.au>

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 133 423

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