



**HBF Health Limited**  
Flex 50

**\$40.84 / month**  
(Before Rebate, Discount & Loading)  
Available in TAS

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/I27/TBPBJ10

**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 | <b>\$800 per policy</b><br>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<br>sub-limits apply | <ul style="list-style-type: none"><li>Initial visit: 50% of charge</li><li>Subsequent visit: 50% of charge</li></ul> |
| ✓ Chinese medicine                  | 2 | <b>\$800 per policy</b><br>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<br>sub-limits apply | <ul style="list-style-type: none"><li>Initial visit: 50% of charge</li><li>Subsequent visit: 50% of charge</li></ul> |
| ✓ Chiropractic                      | 2 | <b>\$800 per policy</b><br>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> |

|                                         |    |                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                   |
|-----------------------------------------|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ✓ Dietetics/dietary advice              | 2  | <b>\$800 per policy</b><br>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>                                                                                                           |
| ✓ Endodontic                            | 12 | <b>\$800 per policy</b><br>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>Filling of one root canal: 50% of charge</li> </ul>                                                                                                                                        |
| ✓ Exercise physiology                   | 2  | <b>\$800 per policy</b><br>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>                                                                                                           |
| ✓ General dental                        | 2  | <b>\$800 per policy</b><br>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<br>sub-limits apply | <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> |
| ✓ Health management / Healthy lifestyle | 2  | <b>\$800 per policy</b><br>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>Health management: 100% of charge</li> </ul>                                                                                                                                               |
| ✓ Major dental                          | 12 | <b>\$800 per policy</b><br>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<br>sub-limits apply | <ul style="list-style-type: none"> <li>Full crown veneered: 50% of charge</li> </ul>                                                                                                                                              |
| ✓ Non PBS pharmaceuticals*              | 2  | <b>\$800 per policy</b><br>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 eligible prescription: 100% of charge</li> </ul>                                                                                                                                       |
| ✓ Optical                               | 2  | <b>\$200 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>\$800 per policy</b><br>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> |
| ✓ Physiotherapy    | 2 | <b>\$800 per policy</b><br>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> |
| ✓ Psychology       | 2 | <b>\$800 per policy</b><br>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> |
| ✓ Remedial massage | 2 | <b>\$800 per policy</b><br>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<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: 50% of charge</li> <li>Subsequent visit: 50% of charge</li> </ul> |
| ✓ Vaccinations*    | 2 | <b>\$800 per policy</b><br>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 | ✗ Hearing aids         | ✗ Orthotics (podiatric orthoses) |
| ✗ Audiology                     | ✗ Home nursing         | ✗ Podiatry                       |
| ✗ Blood glucose monitors        | ✗ Occupational therapy | ✗ Speech therapy                 |
| ✗ Eye therapy (orthoptics)      | ✗ Orthodontic          |                                  |

## Ambulance cover

Ambulance cover is provided by the State government for residents of Tasmania. This may include cover whilst interstate, except for South Australia and Queensland where no cover applies. In other states please check with Ambulance Tasmania - [https://www.health.tas.gov.au/ambulance/fees\\_and\\_accounts](https://www.health.tas.gov.au/ambulance/fees_and_accounts).

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

**\$40.84 / month**  
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Available in TAS

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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