



**HBF Health Limited**  
Flex 50

**\$51.18 / month**  
(Before Rebate, Discount & Loading)  
Available in VIC

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/VBPBN10

**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	<p><b>\$800 per policy</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>
✓ Chinese medicine	2	<p><b>\$800 per policy</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>
✓ Chiropractic	2	<p><b>\$800 per policy</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 policy</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 policy</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 policy</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 policy</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 policy</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 policy</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 policy</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 policy</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 policy</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 policy</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 policy</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 policy</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 policy</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 VIC 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

**\$51.18 / month**  
(Before Rebate, Discount & Loading)  
Available in VIC

Call now  **133 423**  
Sponsor link

### HBF Health Limited

 <http://hbf.com.au>

 [memberservices@hbf.com.au](mailto:memberservices@hbf.com.au)

 **133 423**

**Disclaimer:** This document is not a Private Health Information Statement (PHIS), and it is not intended to replace that document. The details contained in the **healthslips.com.au Policy Information** was provided by the insurer to the Australian Government. It is intended as general information. It may not take into account your circumstances. For further information contact the insurer. Information used is Licensed from the Commonwealth of Australia under a Creative Commons 3.0 licence.

Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/HBF/I27/VBPBN10>