



**HBF Health Limited**  
Flex 50

**\$47.23 / month**  
(Before Rebate, Discount & Loading)  
Available in WA

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 can access a range of participating dentists in WA, this means you get 75% back for preventative dental services. See <http://www.hbf.com.au/health-insurance/find-a-provider>.

**Policy ID:** HBF/I27/WBPAM10

**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

In WA 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

**\$47.23 / month**  
(Before Rebate, Discount & Loading)  
Available in WA

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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