



HBF Health Limited
Flex 60

\$70.26 / month
(Before Rebate, Discount & Loading)
Available in QLD

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/I28/QBPHN10

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>✓ Acupuncture 2</p>	<p>\$1,000 per policy 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 sub-limits apply</p>	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
<p>✓ Chinese medicine 2</p>	<p>\$1,000 per policy 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 sub-limits apply</p>	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
<p>✓ Chiropractic 2</p>	<p>\$1,000 per policy 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</p>	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge

<p>✓ Dietetics/dietary advice</p>	2	<p>\$1,000 per policy</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</p>	<ul style="list-style-type: none"> • Initial visit: 60% of charge • Subsequent visit: 60% of charge
<p>✓ Endodontic</p>	12	<p>\$1,000 per policy</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</p>	<ul style="list-style-type: none"> • Filling of one root canal: 60% of charge
<p>✓ Exercise physiology</p>	2	<p>\$1,000 per policy</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</p>	<ul style="list-style-type: none"> • Initial visit: 60% of charge • Subsequent visit: 60% of charge
<p>✓ General dental</p>	2	<p>\$1,000 per policy</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</p> <p>sub-limits apply</p>	<ul style="list-style-type: none"> • Fluoride treatment: 60% of charge • Scale & clean: 60% of charge • Surgical tooth extraction: 60% of charge • Periodic oral examination: 60% of charge
<p>✓ Health management / Healthy lifestyle</p>	2	<p>\$1,000 per policy</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</p>	<ul style="list-style-type: none"> • Health management: 100% of charge
<p>✓ Major dental</p>	12	<p>\$1,000 per policy</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</p> <p>sub-limits apply</p>	<ul style="list-style-type: none"> • Full crown veneered: 60% of charge
<p>✓ Non PBS pharmaceuticals*</p>	2	<p>\$1,000 per policy</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</p>	<ul style="list-style-type: none"> • Per eligible prescription: 100% of charge
<p>✓ Optical</p>	2	<p>\$220 per policy</p>	<ul style="list-style-type: none"> • Multi-focal lenses & frames: 100% of charge • Single vision lenses & frames: 100% of charge

✓ Osteopathy	2	\$1,000 per policy 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	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Physiotherapy	2	\$1,000 per policy 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	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Psychology	2	\$1,000 per policy 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	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Remedial massage	2	\$1,000 per policy 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 sub-limits apply	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Vaccinations*	2	\$1,000 per policy 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 sub-limits apply	<ul style="list-style-type: none"> Per service: 100% of charge

Flex 60 also includes cover for: Hypnotherapy (waiting period 2 months, 60% initial or subsequent visit up to combined limit - see General Dental); Myotherapy (waiting period 2 months, 60% 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 \$250 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

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au>). This includes cover whilst interstate.

For further information about this policy see: <http://www.hbf.com.au/health-insurance/ambulance-cover.html>

Insurer Details



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Available in QLD

Call now  **133 423**
Sponsor link

HBF Health Limited

 <http://hbf.com.au>

 memberservices@hbf.com.au

 **133 423**

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