



**HBF Health Limited**  
Flex 60

**\$202.40 / 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:** Two adults & dependants, including non-student dependants (3 or more people, only 2 of whom are adults).

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/I28/VBVC2Y

**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><b>\$1,000 per person</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 &amp; vaccinations<br/>sub-limits apply</p> | <ul style="list-style-type: none"> <li>• Initial visit: 60% of charge</li> <li>• Subsequent visit: 60% of charge</li> </ul> |
| <p>✓ Chinese medicine 2</p>         | <p><b>\$1,000 per person</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 &amp; vaccinations<br/>sub-limits apply</p> | <ul style="list-style-type: none"> <li>• Initial visit: 60% of charge</li> <li>• Subsequent visit: 60% of charge</li> </ul> |

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

|                           |   |  |  |
|---------------------------|---|--|--|
| ✓ <b>Optical</b>          | 2 | <b>\$220 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>\$1,000 per person</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                     | <ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>                                      |
| ✓ <b>Physiotherapy</b>    | 2 | <b>\$1,000 per person</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                     | <ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>                                      |
| ✓ <b>Psychology</b>       | 2 | <b>\$1,000 per person</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                     | <ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>                                      |
| ✓ <b>Remedial massage</b> | 2 | <b>\$1,000 per person</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<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>                                      |
| ✓ <b>Vaccinations*</b>    | 2 | <b>\$1,000 per person</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<br>sub-limits apply | <ul style="list-style-type: none"> <li>Per service: 100% of charge</li> </ul>  |

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**

- ✗ 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 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



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Available in VIC

Call now  **133 423**  
Sponsor link

### HBF Health Limited

 <http://hbf.com.au>

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 133 423

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