



**HBF Health Limited**  
Complete 60

**\$146.26 / 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:** One adult & dependants (2 or more people, only one of whom is an adult).

Children (0 - 17), non-classified\* dependant (18 - 20) and students (21 - 30), as well as persons with a disability who qualify as a child, non-classified\* dependant and 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/I29/QBPNY1D

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>\$350 per person</b><br>combined limit for acupuncture, blood glucose monitors, chinese medicine, health management / healthy lifestyle, remedial massage & other services                     | <ul style="list-style-type: none"><li>Initial visit: 60% of charge</li><li>Subsequent visit: 60% of charge</li></ul> |
| ✓ Blood glucose monitors            | 2 | <b>\$350 per person</b><br>combined limit for acupuncture, blood glucose monitors, chinese medicine, health management / healthy lifestyle, remedial massage & other services<br>sub-limits apply | <ul style="list-style-type: none"><li>Per monitor: 60% of charge</li></ul>                                           |
| ✓ Chinese medicine                  | 2 | <b>\$350 per person</b><br>combined limit for acupuncture, blood glucose monitors, chinese medicine, health management / healthy lifestyle, remedial massage & other services                     | <ul style="list-style-type: none"><li>Initial visit: 60% of charge</li><li>Subsequent visit: 60% of charge</li></ul> |

|                                         |    |                                                                                                                                                                               |                                                                                                                                                                                                                                   |
|-----------------------------------------|----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ✓ Chiropractic                          | 2  | <b>\$500 per person</b><br>combined limit for chiropractic, exercise physiology, orthotics (podiatric orthoses), osteopathy, physiotherapy & podiatry<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>                                                                                                           |
| ✓ Dietetics/dietary advice              | 2  | <b>\$500 per person</b><br>combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, psychology & speech therapy                           | <ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>                                                                                                           |
| ✓ Endodontic                            | 12 | <b>\$800 per person</b><br>combined limit for endodontic, general dental & major dental                                                                                       | <ul style="list-style-type: none"> <li>Filling of one root canal: 60% of charge</li> </ul>                                                                                                                                        |
| ✓ Exercise physiology                   | 2  | <b>\$500 per person</b><br>combined limit for chiropractic, exercise physiology, orthotics (podiatric orthoses), osteopathy, physiotherapy & podiatry                         | <ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>                                                                                                           |
| ✓ Eye therapy (orthoptics)              | 2  | <b>\$500 per person</b><br>combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, psychology & speech therapy                           | <ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>                                                                                                           |
| ✓ General dental                        | 2  | <b>\$800 per person</b><br>combined limit for endodontic, general dental & major dental<br>sub-limits apply                                                                   | <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> |
| ✓ Health management / Healthy lifestyle | 2  | <b>\$350 per person</b><br>combined limit for acupuncture, blood glucose monitors, chinese medicine, health management / healthy lifestyle, remedial massage & other services | <ul style="list-style-type: none"> <li>Health management: 100% of charge</li> </ul>                                                                                                                                               |
| ✓ Hearing aids                          | 12 | <b>\$600 per person every 3 calendar years</b>                                                                                                                                | <ul style="list-style-type: none"> <li>Hearing aid: 100% of charge</li> </ul>                                                                                                                                                     |
| ✓ Major dental                          | 12 | <b>\$800 per person</b><br>combined limit for endodontic, general dental & major dental<br>sub-limits apply                                                                   | <ul style="list-style-type: none"> <li>Full crown veneered: 60% of charge</li> </ul>                                                                                                                                              |
| ✓ Non PBS pharmaceuticals*              | 2  | <b>\$300 per person</b><br>combined limit for non pbs pharmaceuticals & vaccinations<br>sub-limits apply                                                                      | <ul style="list-style-type: none"> <li>Per eligible prescription: 100% of charge</li> </ul>                                                                                                                                       |
| ✓ Occupational therapy                  | 2  | <b>\$500 per person</b><br>combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, psychology & speech therapy                           | <ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>                                                                                                           |
| ✓ Optical                               | 2  | <b>\$250 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>                                                                      |
| ✓ Orthodontic                           | 12 | <b>\$600 per person</b><br>\$1,800 lifetime limit<br>sub-limits apply                                                                                                         | <ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: 100% of charge</li> </ul>                                                                                  |

|                                  |    |                                                                                                                                                                               |                                                                                                                             |
|----------------------------------|----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
| ✓ Orthotics (podiatric orthoses) | 12 | <b>\$500 per person</b><br>combined limit for chiropractic, exercise physiology, orthotics (podiatric orthoses), osteopathy, physiotherapy & podiatry<br>sub-limits apply     | <ul style="list-style-type: none"> <li>• Orthotics supply &amp; fit: 60% of charge</li> </ul>                               |
| ✓ Osteopathy                     | 2  | <b>\$500 per person</b><br>combined limit for chiropractic, exercise physiology, orthotics (podiatric orthoses), osteopathy, physiotherapy & podiatry                         | <ul style="list-style-type: none"> <li>• Initial visit: 60% of charge</li> <li>• Subsequent visit: 60% of charge</li> </ul> |
| ✓ Physiotherapy                  | 2  | <b>\$500 per person</b><br>combined limit for chiropractic, exercise physiology, orthotics (podiatric orthoses), osteopathy, physiotherapy & podiatry                         | <ul style="list-style-type: none"> <li>• Initial visit: 60% of charge</li> <li>• Subsequent visit: 60% of charge</li> </ul> |
| ✓ Podiatry                       | 2  | <b>\$500 per person</b><br>combined limit for chiropractic, exercise physiology, orthotics (podiatric orthoses), osteopathy, physiotherapy & podiatry                         | <ul style="list-style-type: none"> <li>• Initial visit: 60% of charge</li> <li>• Subsequent visit: 60% of charge</li> </ul> |
| ✓ Psychology                     | 2  | <b>\$500 per person</b><br>combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, psychology & speech therapy                           | <ul style="list-style-type: none"> <li>• Initial visit: 60% of charge</li> <li>• Subsequent visit: 60% of charge</li> </ul> |
| ✓ Remedial massage               | 2  | <b>\$350 per person</b><br>combined limit for acupuncture, blood glucose monitors, chinese medicine, health management / healthy lifestyle, remedial massage & other services | <ul style="list-style-type: none"> <li>• Initial visit: 60% of charge</li> <li>• Subsequent visit: 60% of charge</li> </ul> |
| ✓ Speech therapy                 | 2  | <b>\$500 per person</b><br>combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, psychology & speech therapy                           | <ul style="list-style-type: none"> <li>• Initial visit: 60% of charge</li> <li>• Subsequent visit: 60% of charge</li> </ul> |
| ✓ Vaccinations*                  | 2  | <b>\$300 per person</b><br>combined limit for non pbs pharmaceuticals & vaccinations<br>sub-limits apply                                                                      | <ul style="list-style-type: none"> <li>• Per service: 100% of charge</li> </ul>                                             |

Complete 60 also includes cover for: CLINICAL PSYCHOLOGY (waiting period 2 months, 60% initial or subsequent visit up to combined limit - see Psychology); NUTRITION (waiting period 2 months, 60% initial or subsequent visit up to combined limit - see Psychology); HYPNOTHERAPY (waiting period 2 months, 60% initial or subsequent visit up to combined limit - see Acupuncture); MYOTHERAPY (waiting period 2 months, 60% initial or subsequent visit up to combined limit - see Acupuncture); APPLIANCES, PROSTHESES AND AIDS (waiting period 2-12 months, 60% up to combined limit - see Acupuncture). \*\*Note: Orthotics (podiatric orthoses) has a \$200 sub-limit.

#### This policy **does not include** General treatment (Extras) cover for

✗ Ante-natal/Post-natal classes

✗ Audiology

✗ Home nursing

## 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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**\$146.26 / month**

(Before Rebate, Discount & Loading)

Available in QLD

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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