



**HBF Health Limited**  
Complete 60

**\$198.06 / month**  
(Before Rebate, Discount & Loading)  
Available in TAS

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/I29/TBVDX2Y

**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> 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> combined limit for acupuncture, blood glucose monitors, chinese medicine, health management / healthy lifestyle, remedial massage & other services  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> 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>

✓ <b>Chiropractic</b>	2	<b>\$500 per person</b> combined limit for chiropractic, exercise physiology, orthotics (podiatric orthoses), osteopathy, physiotherapy & podiatry 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>Dietetics/dietary advice</b>	2	<b>\$500 per person</b> 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>
✓ <b>Endodontic</b>	12	<b>\$800 per person</b> 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>
✓ <b>Exercise physiology</b>	2	<b>\$500 per person</b> 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>
✓ <b>Eye therapy (orthoptics)</b>	2	<b>\$500 per person</b> 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>
✓ <b>General dental</b>	2	<b>\$800 per person</b> combined limit for endodontic, general dental & major dental 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>
✓ <b>Health management / Healthy lifestyle</b>	2	<b>\$350 per person</b> 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>
✓ <b>Hearing aids</b>	12	<b>\$600 per person every 3 calendar years</b>	<ul style="list-style-type: none"> <li>Hearing aid: 100% of charge</li> </ul>
✓ <b>Major dental</b>	12	<b>\$800 per person</b> combined limit for endodontic, general dental & major dental sub-limits apply	<ul style="list-style-type: none"> <li>Full crown veneered: 60% of charge</li> </ul>
✓ <b>Non PBS pharmaceuticals*</b>	2	<b>\$300 per person</b> combined limit for non pbs pharmaceuticals & vaccinations sub-limits apply	<ul style="list-style-type: none"> <li>Per eligible prescription: 100% of charge</li> </ul>
✓ <b>Occupational therapy</b>	2	<b>\$500 per person</b> 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>
✓ <b>Optical</b>	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>
✓ <b>Orthodontic</b>	12	<b>\$600 per person</b> \$1,800 lifetime limit 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>

✓ <b>Orthotics (podiatric orthoses)</b>	12	<b>\$500 per person</b> combined limit for chiropractic, exercise physiology, orthotics (podiatric orthoses), osteopathy, physiotherapy & podiatry sub-limits apply	<ul style="list-style-type: none"> <li>• Orthotics supply &amp; fit: 60% of charge</li> </ul>
✓ <b>Osteopathy</b>	2	<b>\$500 per person</b> 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>
✓ <b>Physiotherapy</b>	2	<b>\$500 per person</b> 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>
✓ <b>Podiatry</b>	2	<b>\$500 per person</b> 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>
✓ <b>Psychology</b>	2	<b>\$500 per person</b> 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>
✓ <b>Remedial massage</b>	2	<b>\$350 per person</b> 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>
✓ <b>Speech therapy</b>	2	<b>\$500 per person</b> 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>
✓ <b>Vaccinations*</b>	2	<b>\$300 per person</b> combined limit for non pbs pharmaceuticals & vaccinations 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 residents of Tasmania. This may include cover whilst interstate, except for South Australia and Queensland where no cover applies. In other states please check with Ambulance Tasmania - [https://www.health.tas.gov.au/ambulance/fees\\_and\\_accounts](https://www.health.tas.gov.au/ambulance/fees_and_accounts).

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

## Insurer Details



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**\$198.06 / month**  
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Available in TAS

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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