



HBF Health Limited
Complete 60

\$146.60 / 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: 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/VBPOK1D

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	\$350 per person combined limit for acupuncture, blood glucose monitors, chinese medicine, health management / healthy lifestyle, remedial massage & other services	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Blood glucose monitors	2	\$350 per person combined limit for acupuncture, blood glucose monitors, chinese medicine, health management / healthy lifestyle, remedial massage & other services sub-limits apply	Per monitor: 60% of charge
✓ Chinese medicine	2	\$350 per person combined limit for acupuncture, blood glucose monitors, chinese medicine, health management / healthy lifestyle, remedial massage & other services	- Initial visit: 60% of charge - Subsequent visit: 60% of charge

✓ Chiropractic	2	\$500 per person combined limit for chiropractic, exercise physiology, orthotics (podiatric orthoses), osteopathy, physiotherapy & podiatry sub-limits apply	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Dietetics/dietary advice	2	\$500 per person combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, psychology & speech therapy	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Endodontic	12	\$800 per person combined limit for endodontic, general dental & major dental	Filling of one root canal: 60% of charge
✓ Exercise physiology	2	\$500 per person combined limit for chiropractic, exercise physiology, orthotics (podiatric orthoses), osteopathy, physiotherapy & podiatry	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Eye therapy (orthoptics)	2	\$500 per person combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, psychology & speech therapy	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ General dental	2	\$800 per person combined limit for endodontic, general dental & major dental sub-limits apply	- Fluoride treatment: 60% of charge - Scale & clean: 60% of charge - Surgical tooth extraction: 60% of charge - Periodic oral examination: 60% of charge
✓ Health management / Healthy lifestyle	2	\$350 per person combined limit for acupuncture, blood glucose monitors, chinese medicine, health management / healthy lifestyle, remedial massage & other services	Health management: 100% of charge
✓ Hearing aids	12	\$600 per person every 3 calendar years	Hearing aid: 100% of charge
✓ Major dental	12	\$800 per person combined limit for endodontic, general dental & major dental sub-limits apply	Full crown veneered: 60% of charge
✓ Non PBS pharmaceuticals*	2	\$300 per person combined limit for non pbs pharmaceuticals & vaccinations sub-limits apply	Per eligible prescription: 100% of charge
✓ Occupational therapy	2	\$500 per person combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, psychology & speech therapy	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Optical	2	\$250 per person	- Multi-focal lenses & frames: 100% of charge - Single vision lenses & frames: 100% of charge
✓ Orthodontic	12	\$600 per person \$1,800 lifetime limit sub-limits apply	Braces for upper & lower teeth, including removal plus fitting of retainer: 100% of charge

✓ Orthotics (podiatric orthoses)	12	\$500 per person combined limit for chiropractic, exercise physiology, orthotics (podiatric orthoses), osteopathy, physiotherapy & podiatry sub-limits apply	Orthotics supply & fit: 60% of charge
✓ Osteopathy	2	\$500 per person combined limit for chiropractic, exercise physiology, orthotics (podiatric orthoses), osteopathy, physiotherapy & podiatry	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Physiotherapy	2	\$500 per person combined limit for chiropractic, exercise physiology, orthotics (podiatric orthoses), osteopathy, physiotherapy & podiatry	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Podiatry	2	\$500 per person combined limit for chiropractic, exercise physiology, orthotics (podiatric orthoses), osteopathy, physiotherapy & podiatry	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Psychology	2	\$500 per person combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, psychology & speech therapy	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Remedial massage	2	\$350 per person combined limit for acupuncture, blood glucose monitors, chinese medicine, health management / healthy lifestyle, remedial massage & other services	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Speech therapy	2	\$500 per person combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, psychology & speech therapy	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Vaccinations*	2	\$300 per person combined limit for non pbs pharmaceuticals & vaccinations sub-limits apply	Per service: 100% of charge

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

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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Call now  **133 423**
Sponsor link

HBF Health Limited

 <http://hbf.com.au>

 memberservices@hbf.com.au

 133 423

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