



**HBF Health Limited**  
Top Extras

**\$254.72 / 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, including non-student dependants (2 or more people, only one of whom is an adult).

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/I3/QBVCQ1Y**

**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 & chinese medicine	<ul style="list-style-type: none"> <li>• Initial visit: \$28</li> <li>• Subsequent visit: \$28</li> </ul>
✓ Blood glucose monitors	12	<b>\$200 per person</b>	<ul style="list-style-type: none"> <li>• Per monitor: 100% of charge</li> </ul>
✓ Chinese medicine	2	<b>\$350 per person</b> combined limit for acupuncture & chinese medicine	<ul style="list-style-type: none"> <li>• Initial visit: \$28</li> <li>• Subsequent visit: \$28</li> </ul>
✓ Chiropractic	2	<b>\$500 per person</b> combined limit for chiropractic & osteopathy	<ul style="list-style-type: none"> <li>• Initial visit: \$60</li> <li>• Subsequent visit: \$40</li> </ul>
✓ Dietetics/dietary advice	2	<b>\$400 per person</b>	<ul style="list-style-type: none"> <li>• Initial visit: \$54</li> <li>• Subsequent visit: \$27</li> </ul>
✓ Endodontic	12	<b>\$800 per person</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"> <li>• Filling of one root canal: \$185</li> </ul>

✓ <b>Exercise physiology</b>	2	<b>\$400 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$28</li> <li>Subsequent visit: \$28</li> </ul>
✓ <b>Eye therapy (orthoptics)</b>	2	<b>\$1,000 per person</b> combined limit for eye therapy (orthoptics), occupational therapy & speech therapy	<ul style="list-style-type: none"> <li>Initial visit: \$49</li> <li>Subsequent visit: \$49</li> </ul>
✓ <b>General dental</b>	2	<b>No annual limit</b>	<ul style="list-style-type: none"> <li>Fluoride treatment: \$25</li> <li>Scale &amp; clean: \$98</li> <li>Surgical tooth extraction: \$162</li> <li>Periodic oral examination: \$50</li> </ul>
✓ <b>Health management / Healthy lifestyle</b>	2	<b>\$350 per person</b> sub-limits apply	<ul style="list-style-type: none"> <li>Health management: 80% of charge</li> </ul>
✓ <b>Hearing aids</b>	12	<b>\$1400 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 & major dental	<ul style="list-style-type: none"> <li>Full crown veneered: \$960</li> </ul>
✓ <b>Non PBS pharmaceuticals*</b>	2	<b>\$600 per person</b>	<ul style="list-style-type: none"> <li>Per eligible prescription: \$600</li> </ul>
✓ <b>Occupational therapy</b>	2	<b>\$1,000 per person</b> combined limit for eye therapy (orthoptics), occupational therapy & speech therapy	<ul style="list-style-type: none"> <li>Initial visit: \$56</li> <li>Subsequent visit: \$33</li> </ul>
✓ <b>Optical</b>	2	<b>\$551 per person</b> sub-limits apply	<ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: \$250</li> <li>Single vision lenses &amp; frames: \$180</li> </ul>
✓ <b>Orthodontic</b>	12	<b>\$800 per person</b> \$2,800 lifetime limit	<ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: \$800</li> </ul>
✓ <b>Orthotics (podiatric orthoses)</b>	12	<b>\$240 per person</b>	<ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: \$240</li> </ul>
✓ <b>Osteopathy</b>	2	<b>\$500 per person</b> combined limit for chiropractic & osteopathy	<ul style="list-style-type: none"> <li>Initial visit: \$36</li> <li>Subsequent visit: \$28</li> </ul>
✓ <b>Physiotherapy</b>	2	<b>\$1,000 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$63</li> <li>Subsequent visit: \$53</li> </ul>
✓ <b>Podiatry</b>	2		<ul style="list-style-type: none"> <li>Initial visit: \$42</li> <li>Subsequent visit: \$34</li> </ul>
✓ <b>Psychology</b>	2	<b>\$1,850 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$70</li> <li>Subsequent visit: \$70</li> </ul>
✓ <b>Remedial massage</b>	2	<b>\$400 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$40</li> <li>Subsequent visit: \$40</li> </ul>
✓ <b>Speech therapy</b>	2	<b>\$1,000 per person</b> combined limit for eye therapy (orthoptics), occupational therapy & speech therapy	<ul style="list-style-type: none"> <li>Initial visit: \$97</li> <li>Subsequent visit: \$52</li> </ul>
✓ <b>Vaccinations</b>	2	<b>\$100 per person for travel vaccinations only</b>	<ul style="list-style-type: none"> <li>Per service: 100% of charge</li> </ul>

Top Extras also includes cover for: MYOTHERAPY (waiting period 2 months, \$40 initial or subsequent visit up to combined limit - see Remedial Massage); CLINICAL PSYCHOLOGY (waiting period 2 months, \$130 initial visit and \$70 subsequent visit up to \$1850 combined with psychology per person); NUTRITION (waiting period 2 months, \$33 initial visit and \$28 subsequent visit up to \$200 per person); NICOTINE REPLACEMENT THERAPY (waiting period 2 months, \$100 per person); NON-SURGICALLY IMPLANTED APPLIANCES (waiting period 12 months, benefits vary depending on aid up to \$500 per person, sub-limits apply); NEBULISER (waiting period 12 months, \$180 per person up to 1 appliance every 3 years); HYPNOTHERAPY (waiting period 2 months, \$28 initial or subsequent visit up to combined limit \$400 per person, combined limit for Hypnotherapy, Health Monitoring Equipment & Preventative Equipment); HEALTH MONITORING EQUIPMENT (waiting period 2 months, \$120 per person up to combined limit - see Hypnotherapy); PREVENTATIVE EQUIPMENT (waiting period 2 months, \$120 per person up to combined limit - see Hypnotherapy). \*\*Note: Health Management/Healthy Lifestyle - initial visit for Strength for Life is \$47 up to combined limit listed.

**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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Call now  **133 423**  
Sponsor link

**HBF Health Limited**

 <http://hbf.com.au>

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 **133 423**

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