



**HBF Health Limited**  
Top 70

**\$185.32 / month**  
(Before Rebate, Discount & Loading)  
Available in NT

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:

- is aged 18 to 20 (inclusive); and
- 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/I30/DBVBK1Y**

**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>\$300 per person</b> combined limit for acupuncture, chinese medicine, remedial massage & other services	<ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul>
✓ Blood glucose monitors	2	<b>\$500 per person</b> sub-limits apply	<ul style="list-style-type: none"> <li>Per monitor: 70% of charge</li> </ul>
✓ Chinese medicine	2	<b>\$300 per person</b> combined limit for acupuncture, chinese medicine, remedial massage & other services	<ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul>
✓ Chiropractic	2	<b>\$400 per person</b> combined limit for chiropractic & osteopathy sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul>
✓ Dietetics/dietary advice	2	<b>\$400 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul>

✓ <b>Endodontic</b>	12	<b>\$1,000 per person</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"> <li>Filling of one root canal: 70% of charge</li> </ul>
✓ <b>Exercise physiology</b>	2	<b>\$600 per person</b> combined limit for exercise physiology & physiotherapy	<ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul>
✓ <b>Eye therapy (orthoptics)</b>	2	<b>\$400 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul>
✓ <b>General dental</b>	2	<b>No annual limit</b> sub-limits apply	<ul style="list-style-type: none"> <li>Fluoride treatment: 70% of charge</li> <li>Scale &amp; clean: 70% of charge</li> <li>Surgical tooth extraction: 70% of charge</li> <li>Periodic oral examination: 70% of charge</li> </ul>
✓ <b>Health management / Healthy lifestyle</b>	2	<b>\$350 per person</b>	<ul style="list-style-type: none"> <li>Health management: 100% of charge</li> </ul>
✓ <b>Hearing aids</b>	12	<b>\$700 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>\$1,000 per person</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"> <li>Full crown veneered: 70% of charge</li> </ul>
✓ <b>Non PBS pharmaceuticals*</b>	2	<b>\$400 per person</b> combined limit for non pbs pharmaceuticals & vaccinations sub-limits apply	<ul style="list-style-type: none"> <li>Per eligible prescription: 70% of charge</li> </ul>
✓ <b>Occupational therapy</b>	2	<b>\$400 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul>
✓ <b>Optical</b>	2	<b>\$275 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>\$800 per person</b> \$2,400 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>\$400 per person</b> combined limit for orthotics (podiatric orthoses) & podiatry sub-limits apply	<ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: 70% of charge</li> </ul>
✓ <b>Osteopathy</b>	2	<b>\$400 per person</b> combined limit for chiropractic & osteopathy	<ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul>
✓ <b>Physiotherapy</b>	2	<b>\$600 per person</b> combined limit for exercise physiology & physiotherapy	<ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul>
✓ <b>Podiatry</b>	2	<b>\$400 per person</b> combined limit for orthotics (podiatric orthoses) & podiatry	<ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul>
✓ <b>Psychology</b>	2	<b>\$500 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul>
✓ <b>Remedial massage</b>	2	<b>\$300 per person</b> combined limit for acupuncture, chinese medicine, remedial massage & other services	<ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul>

✓ <b>Speech therapy</b>	2	<b>\$400 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul>
✓ <b>Vaccinations*</b>	2	<b>\$400 per person</b>	<ul style="list-style-type: none"> <li>Per service: 100% of charge</li> </ul>

combined limit for non pbs pharmaceuticals & vaccinations

Top 70 also includes cover for: CLINICAL PSYCHOLOGY (waiting period 2 months, 70% initial or subsequent visit up to combined limit - see Psychology); HYPNOTHERAPY (waiting period 2 months, 70% initial or subsequent visit up to combined limit - see Acupuncture); MYOTHERAPY (waiting period 2 months, 70% initial or subsequent visit up to combined limit - see Acupuncture); APPLIANCES, PROSTHESES AND AIDS (waiting period 2-12 months, 70% up to combined limit - see Blood glucose monitors); NUTRITION (waiting period 2 months, 70% initial or subsequent visit up to combined limit - see Dietetics/dietary advice). \*\*Note: Orthotics (podiatric orthoses) has a \$250 sub-limit.

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

- ✗ Ante-natal/Post-natal classes
- ✗ Audiology
- ✗ Home nursing

## Ambulance cover

In NT 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](mailto:memberservices@hbf.com.au)

 **133 423**

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