



**HBF Health Limited**  
Core Extras

**\$147.83 / month**  
(Before Rebate, Discount & Loading)  
Available in NSW & ACT

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:

- 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)

This health insurer does not operate a preferred provider scheme.

Policy ID: HBF/I31/NBVAL2Y

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>\$400 per person</b><br>combined limit for acupuncture, chinese medicine, dietetics/dietary advice, health management / healthy lifestyle, psychology, remedial massage & other services<br>sub-limits apply | <ul style="list-style-type: none"><li>Initial visit: \$34</li><li>Subsequent visit: \$34</li></ul> |
| ✓ Chinese medicine                  | 2 | <b>\$400 per person</b><br>combined limit for acupuncture, chinese medicine, dietetics/dietary advice, health management / healthy lifestyle, psychology, remedial massage & other services<br>sub-limits apply | <ul style="list-style-type: none"><li>Initial visit: \$18</li><li>Subsequent visit: \$18</li></ul> |
| ✓ Chiropractic                      | 2 | <b>\$400 per person</b><br>combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy                                                                                                     | <ul style="list-style-type: none"><li>Initial visit: \$40</li><li>Subsequent visit: \$27</li></ul> |
| ✓ Dietetics/dietary advice          | 2 | <b>\$400 per person</b><br>combined limit for acupuncture, chinese medicine, dietetics/dietary advice, health management / healthy lifestyle, psychology, remedial massage & other services                     | <ul style="list-style-type: none"><li>Initial visit: \$54</li><li>Subsequent visit: \$32</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: \$137</li> </ul>                                                                                                             |
| ✓ Exercise physiology                   | 2  | <b>\$400 per person</b><br>combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy                                                                                 | <ul style="list-style-type: none"> <li>Initial visit: \$44</li> <li>Subsequent visit: \$34</li> </ul>                                                                                          |
| ✓ Eye therapy (orthoptics)              | 2  | <b>\$400 per person</b><br>combined limit for eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), podiatry & speech therapy                                     | <ul style="list-style-type: none"> <li>Initial visit: \$38</li> <li>Subsequent visit: \$38</li> </ul>                                                                                          |
| ✓ General dental                        | 2  | <b>\$800 per person</b><br>combined limit for endodontic, general dental & major dental                                                                                                     | <ul style="list-style-type: none"> <li>Fluoride treatment: \$17</li> <li>Scale &amp; clean: \$63</li> <li>Surgical tooth extraction: \$144</li> <li>Periodic oral examination: \$31</li> </ul> |
| ✓ Health management / Healthy lifestyle | 2  | <b>\$400 per person</b><br>combined limit for acupuncture, chinese medicine, dietetics/dietary advice, health management / healthy lifestyle, psychology, remedial massage & other services | <ul style="list-style-type: none"> <li>Health management: 60% of charge</li> </ul>                                                                                                             |
| ✓ Major dental                          | 12 | <b>\$800 per person</b><br>combined limit for endodontic, general dental & major dental                                                                                                     | <ul style="list-style-type: none"> <li>Full crown veneered: \$743</li> </ul>                                                                                                                   |
| ✓ Non PBS pharmaceuticals*              | 2  | <b>\$200 per person</b><br>combined limit for non pbs pharmaceuticals & vaccinations                                                                                                        | <ul style="list-style-type: none"> <li>Per eligible prescription: \$40</li> </ul>                                                                                                              |
| ✓ Occupational therapy                  | 2  | <b>\$400 per person</b><br>combined limit for eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), podiatry & speech therapy                                     | <ul style="list-style-type: none"> <li>Initial visit: \$48</li> <li>Subsequent visit: \$28</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>\$400 per person</b><br>\$1,200 lifetime limit                                                                                                                                           | <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>\$400 per person</b><br>combined limit for eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), podiatry & speech therapy                                     | <ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: \$192</li> </ul>                                                                                                            |
| ✓ Osteopathy                            | 2  | <b>\$400 per person</b><br>combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy                                                                                 | <ul style="list-style-type: none"> <li>Initial visit: \$52</li> <li>Subsequent visit: \$38</li> </ul>                                                                                          |
| ✓ Physiotherapy                         | 2  | <b>\$400 per person</b><br>combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy                                                                                 | <ul style="list-style-type: none"> <li>Initial visit: \$50</li> <li>Subsequent visit: \$42</li> </ul>                                                                                          |
| ✓ Podiatry                              | 2  | <b>\$400 per person</b><br>combined limit for eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), podiatry & speech therapy                                     | <ul style="list-style-type: none"> <li>Initial visit: \$33</li> <li>Subsequent visit: \$24</li> </ul>                                                                                          |

|                           |   |                                                                                                                                                                                                                 |                                                                                                       |
|---------------------------|---|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|
| ✓ <b>Psychology</b>       | 2 | <b>\$400 per person</b><br>combined limit for acupuncture, chinese medicine, dietetics/dietary advice, health management / healthy lifestyle, psychology, remedial massage & other services                     | <ul style="list-style-type: none"> <li>Initial visit: \$79</li> <li>Subsequent visit: \$79</li> </ul> |
| ✓ <b>Remedial massage</b> | 2 | <b>\$400 per person</b><br>combined limit for acupuncture, chinese medicine, dietetics/dietary advice, health management / healthy lifestyle, psychology, remedial massage & other services<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: \$34</li> <li>Subsequent visit: \$34</li> </ul> |
| ✓ <b>Speech therapy</b>   | 2 | <b>\$400 per person</b><br>combined limit for eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), podiatry & speech therapy                                                         | <ul style="list-style-type: none"> <li>Initial visit: \$51</li> <li>Subsequent visit: \$39</li> </ul> |
| ✓ <b>Vaccinations*</b>    | 2 | <b>\$200 per person</b><br>combined limit for non pbs pharmaceuticals & vaccinations                                                                                                                            | <ul style="list-style-type: none"> <li>Per service: \$40</li> </ul>                                   |

Core Extras also includes cover for: Counselling (waiting period 2 months, \$53 initial or subsequent visit up to combined limit - see Psychology); Nutrition (waiting period 2 months, \$54 initial visit and \$32 subsequent visit up to combined limit - see Psychology); Hypnotherapy (waiting period 2 months, \$68 initial or subsequent visit up to combined limit - see Psychology); Myotherapy (waiting period 2 months, \$34 initial or subsequent visit up to combined limit - see Psychology); \*\*Note: Natural Therapies (Acupuncture, Hypnotherapy, Myotherapy, Remedial Massage and Traditional Chinese Medicine) has a \$200 sub-limit.

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

- |                                 |                          |                |
|---------------------------------|--------------------------|----------------|
| ✗ Ante-natal/Post-natal classes | ✗ Blood glucose monitors | ✗ Home nursing |
| ✗ Audiology                     | ✗ Hearing aids           |                |

For further information about this policy see: <https://www.hbf.com.au/>

## Ambulance cover

In NSW & ACT this policy provides:

Emergency: With a waiting period of 7 days, limited to 2 services per year.

Call-out fees: Will be paid for each attendance, including emergency treatment without transport to hospital.

**Other features of this ambulance cover:** Emergency ambulance, limited to 2 services per person per year, 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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Core Extras

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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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