



HBF Health Limited
Core Extras

\$104.94 / 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, 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)

This health insurer does not operate a preferred provider scheme.

Policy ID: HBF/I31/VBVA51Y

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	\$400 per person combined limit for acupuncture, chinese medicine, dietetics/dietary advice, health management / healthy lifestyle, psychology, remedial massage & other services sub-limits apply	<ul style="list-style-type: none"> • Initial visit: \$34 • Subsequent visit: \$34
✓ Chinese medicine	2	\$400 per person combined limit for acupuncture, chinese medicine, dietetics/dietary advice, health management / healthy lifestyle, psychology, remedial massage & other services sub-limits apply	<ul style="list-style-type: none"> • Initial visit: \$18 • Subsequent visit: \$18
✓ Chiropractic	2	\$400 per person combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy	<ul style="list-style-type: none"> • Initial visit: \$40 • Subsequent visit: \$27
✓ Dietetics/dietary advice	2	\$400 per person combined limit for acupuncture, chinese medicine, dietetics/dietary advice, health management / healthy lifestyle, psychology, remedial massage & other services	<ul style="list-style-type: none"> • Initial visit: \$54 • Subsequent visit: \$32

✓ Endodontic	12	\$800 per person combined limit for endodontic, general dental & major dental	<ul style="list-style-type: none"> Filling of one root canal: \$137
✓ Exercise physiology	2	\$400 per person combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy	<ul style="list-style-type: none"> Initial visit: \$44 Subsequent visit: \$34
✓ Eye therapy (orthoptics)	2	\$400 per person combined limit for eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), podiatry & speech therapy	<ul style="list-style-type: none"> Initial visit: \$38 Subsequent visit: \$38
✓ General dental	2	\$800 per person combined limit for endodontic, general dental & major dental	<ul style="list-style-type: none"> Fluoride treatment: \$17 Scale & clean: \$63 Surgical tooth extraction: \$144 Periodic oral examination: \$31
✓ Health management / Healthy lifestyle	2	\$400 per person combined limit for acupuncture, chinese medicine, dietetics/dietary advice, health management / healthy lifestyle, psychology, remedial massage & other services	<ul style="list-style-type: none"> Health management: 60% of charge
✓ Major dental	12	\$800 per person combined limit for endodontic, general dental & major dental	<ul style="list-style-type: none"> Full crown veneered: \$743
✓ Non PBS pharmaceuticals*	2	\$200 per person combined limit for non pbs pharmaceuticals & vaccinations	<ul style="list-style-type: none"> Per eligible prescription: \$40
✓ Occupational therapy	2	\$400 per person combined limit for eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), podiatry & speech therapy	<ul style="list-style-type: none"> Initial visit: \$48 Subsequent visit: \$28
✓ Optical	2	\$250 per person	<ul style="list-style-type: none"> Multi-focal lenses & frames: 100% of charge Single vision lenses & frames: 100% of charge
✓ Orthodontic	12	\$400 per person \$1,200 lifetime limit	<ul style="list-style-type: none"> Braces for upper & lower teeth, including removal plus fitting of retainer: 100% of charge
✓ Orthotics (podiatric orthoses)	12	\$400 per person combined limit for eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), podiatry & speech therapy	<ul style="list-style-type: none"> Orthotics supply & fit: \$192
✓ Osteopathy	2	\$400 per person combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy	<ul style="list-style-type: none"> Initial visit: \$52 Subsequent visit: \$38
✓ Physiotherapy	2	\$400 per person combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy	<ul style="list-style-type: none"> Initial visit: \$50 Subsequent visit: \$42
✓ Podiatry	2	\$400 per person combined limit for eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), podiatry & speech therapy	<ul style="list-style-type: none"> Initial visit: \$33 Subsequent visit: \$24

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

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 VIC 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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Call now  **133 423**
Sponsor link

HBF Health Limited

 <http://hbf.com.au>

 memberservices@hbf.com.au

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