



**HBF Health Limited**  
Core Extras

**\$88.95 / month**  
(Before Rebate, Discount & Loading)  
Available in WA

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)

This health insurer does not operate a preferred provider scheme.

**Policy ID:** HBF/I31/WBSZK1D

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

✓ Endodontic	12	<b>\$800 per person</b> 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> 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> 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> 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> 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> 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> 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> 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> \$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> 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> 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> 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> 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> 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> 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"> <li>Initial visit: \$34</li> <li>Subsequent visit: \$34</li> </ul>
✓ <b>Speech therapy</b>	2	<b>\$400 per person</b> 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> 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 WA 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>

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 **133 423**

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