HBF Health Limited

Value 50

$41.15 / month

(Before Rebate, Discount & Loading)

Available in SA

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: Only one person.

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/I32/SBTPW10

Source: Private Health Information Statement (PHIS)

Extras Cover

This policy includes General treatment (Extras) cover for

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	**$200 per policy** combined limit for acupuncture, chinese medicine, dietetics/dietary advice, health management / healthy lifestyle, psychology, remedial massage & other services	• Initial visit: 50% of charge • Subsequent visit: 50% of charge
✓ Chinese medicine	2	**$200 per policy** combined limit for acupuncture, chinese medicine, dietetics/dietary advice, health management / healthy lifestyle, psychology, remedial massage & other services	• Initial visit: 50% of charge • Subsequent visit: 50% of charge
✓ Chiropractic	2	**$300 per policy** combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy	• Initial visit: 50% of charge • Subsequent visit: 50% of charge
✓ Dietetics/dietary advice	2	**$200 per policy** combined limit for acupuncture, chinese medicine, dietetics/dietary advice, health management / healthy lifestyle, psychology, remedial massage & other services	• Initial visit: 50% of charge • Subsequent visit: 50% of charge
✓ Exercise physiology	2	**$300 per policy** combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy	• Initial visit: 50% of charge • Subsequent visit: 50% of charge
✓ General dental	2	**$400 per policy**	• Fluoride treatment: 50% of charge • Scale & clean: 50% of charge • Surgical tooth extraction: 50% of charge • Periodic oral examination: 50% of charge

✓ **Health management / Healthy lifestyle**	2	**$200 per policy** combined limit for acupuncture, chinese medicine, dietetics/dietary advice, health management / healthy lifestyle, psychology, remedial massage & other services	• Health management: 50% of charge
✓ **Optical**	2	**$160 per policy**	• Multi-focal lenses & frames: 100% of charge • Single vision lenses & frames: 100% of charge
✓ **Osteopathy**	2	**$300 per policy** combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy	• Initial visit: 50% of charge • Subsequent visit: 50% of charge
✓ **Physiotherapy**	2	**$300 per policy** combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy	• Initial visit: 50% of charge • Subsequent visit: 50% of charge
✓ **Psychology**	2	**$200 per policy** combined limit for acupuncture, chinese medicine, dietetics/dietary advice, health management / healthy lifestyle, psychology, remedial massage & other services	• Initial visit: 50% of charge • Subsequent visit: 50% of charge
✓ **Remedial massage**	2	**$200 per policy** combined limit for acupuncture, chinese medicine, dietetics/dietary advice, health management / healthy lifestyle, psychology, remedial massage & other services	• Initial visit: 50% of charge • Subsequent visit: 50% of charge

Value 50 Extras also includes cover for: Counselling (waiting period 2 months, 50% initial or subsequent visit up to combined limit - see Psychology); Nutrition (waiting period 2 months, 50% initial or subsequent visit up to combined limit - see Psychology); Hypnotherapy (waiting period 2 months, 50% initial or subsequent visit up to combined limit - see Psychology); Myotherapy (waiting period 2 months, 50% initial or subsequent visit up to combined limit - see Psychology).

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

- ✗ Ante-natal/Post-natal classes
- ✗ Audiology
- ✗ Blood glucose monitors
- ✗ Endodontic
- ✗ Eye therapy (orthoptics)
- ✗ Hearing aids
- ✗ Home nursing
- ✗ Major dental
- ✗ Non PBS pharmaceuticals
- ✗ Occupational therapy
- ✗ Orthodontic
- ✗ Orthotics (podiatric orthoses)
- ✗ Podiatry
- ✗ Speech therapy
- ✗ Vaccinations

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

Ambulance cover

In SA 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

HBF Health Limited

Value 50

$41.15 / month

(Before Rebate, Discount & Loading)

Available in SA

HBF Health Limited

http://hbf.com.au

memberservices@hbf.com.au

133 423

Private Health Information Statement is available from the Private Health Insurance Ombudsman website at https://privatehealth.gov.au/dynamic/Premium/PHIS/HBF/I32/SBTPW10