



**HBF Health Limited**  
Value 50

**\$65.66 / month**  
(Before Rebate, Discount & Loading)  
Available in TAS

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/I32/TBUZO1Y

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 | <b>\$200 per person up to \$400 per policy</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: 50% of charge</li><li>Subsequent visit: 50% of charge</li></ul> |
| ✓ Chinese medicine                  | 2 | <b>\$200 per person up to \$400 per policy</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: 50% of charge</li><li>Subsequent visit: 50% of charge</li></ul> |
| ✓ Chiropractic                      | 2 | <b>\$300 per person up to \$600 per policy</b><br>combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy                                                                                 | <ul style="list-style-type: none"><li>Initial visit: 50% of charge</li><li>Subsequent visit: 50% of charge</li></ul> |
| ✓ Dietetics/dietary advice          | 2 | <b>\$200 per person up to \$400 per policy</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: 50% of charge</li><li>Subsequent visit: 50% of charge</li></ul> |
| ✓ Exercise physiology               | 2 | <b>\$300 per person up to \$600 per policy</b><br>combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy                                                                                 | <ul style="list-style-type: none"><li>Initial visit: 50% of charge</li><li>Subsequent visit: 50% of charge</li></ul> |

|                                         |   |                                                                                                                                                                                                                    |                                                                                                                                                                                                                                   |
|-----------------------------------------|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ✓ General dental                        | 2 | <b>\$400 per person up to \$800 per policy</b>                                                                                                                                                                     | <ul style="list-style-type: none"> <li>Fluoride treatment: 50% of charge</li> <li>Scale &amp; clean: 50% of charge</li> <li>Surgical tooth extraction: 50% of charge</li> <li>Periodic oral examination: 50% of charge</li> </ul> |
| ✓ Health management / Healthy lifestyle | 2 | <b>\$200 per person up to \$400 per policy</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: 50% of charge</li> </ul>                                                                                                                                                |
| ✓ Optical                               | 2 | <b>\$160 per person up to \$320 per policy</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>                                                                      |
| ✓ Osteopathy                            | 2 | <b>\$300 per person up to \$600 per policy</b><br>combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy                                                                                 | <ul style="list-style-type: none"> <li>Initial visit: 50% of charge</li> <li>Subsequent visit: 50% of charge</li> </ul>                                                                                                           |
| ✓ Physiotherapy                         | 2 | <b>\$300 per person up to \$600 per policy</b><br>combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy                                                                                 | <ul style="list-style-type: none"> <li>Initial visit: 50% of charge</li> <li>Subsequent visit: 50% of charge</li> </ul>                                                                                                           |
| ✓ Psychology                            | 2 | <b>\$200 per person up to \$400 per policy</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: 50% of charge</li> <li>Subsequent visit: 50% of charge</li> </ul>                                                                                                           |
| ✓ Remedial massage                      | 2 | <b>\$200 per person up to \$400 per policy</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: 50% of charge</li> <li>Subsequent visit: 50% of charge</li> </ul>                                                                                                           |

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

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

## Ambulance cover

Ambulance cover is provided by the State government for residents of Tasmania. This may include cover whilst interstate, except for South Australia and Queensland where no cover applies. In other states please check with Ambulance Tasmania - [https://www.health.tas.gov.au/ambulance/fees\\_and\\_accounts](https://www.health.tas.gov.au/ambulance/fees_and_accounts).

For further information about this policy see: <http://www.hbf.com.au/health-insurance/ambulance-cover.html>

## Insurer Details



HBF Health Limited  
Value 50

**\$65.66 / month**  
(Before Rebate, Discount & Loading)  
Available in TAS

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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