

**HBF Health Limited**  
Value 50**\$41.89 / 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:** 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/VBTQE10

**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 policy</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: 50% of charge</li> <li>Subsequent visit: 50% of charge</li> </ul>
✓ Chinese medicine	2	<b>\$200 per policy</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: 50% of charge</li> <li>Subsequent visit: 50% of charge</li> </ul>
✓ Chiropractic	2	<b>\$300 per policy</b> 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 policy</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: 50% of charge</li> <li>Subsequent visit: 50% of charge</li> </ul>
✓ Exercise physiology	2	<b>\$300 per policy</b> 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 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>

<p>✓ <b>Health management / Healthy lifestyle</b></p>	2	<p><b>\$200 per policy</b></p> <p>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>Health management: 50% of charge</li> </ul>
<p>✓ <b>Optical</b></p>	2	<p><b>\$160 per policy</b></p>	<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>
<p>✓ <b>Osteopathy</b></p>	2	<p><b>\$300 per policy</b></p> <p>combined limit for chiropractic, exercise physiology, osteopathy &amp; physiotherapy</p>	<ul style="list-style-type: none"> <li>Initial visit: 50% of charge</li> <li>Subsequent visit: 50% of charge</li> </ul>
<p>✓ <b>Physiotherapy</b></p>	2	<p><b>\$300 per policy</b></p> <p>combined limit for chiropractic, exercise physiology, osteopathy &amp; physiotherapy</p>	<ul style="list-style-type: none"> <li>Initial visit: 50% of charge</li> <li>Subsequent visit: 50% of charge</li> </ul>
<p>✓ <b>Psychology</b></p>	2	<p><b>\$200 per policy</b></p> <p>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: 50% of charge</li> <li>Subsequent visit: 50% of charge</li> </ul>
<p>✓ <b>Remedial massage</b></p>	2	<p><b>\$200 per policy</b></p> <p>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: 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

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](mailto:memberservices@hbf.com.au)

 **133 423**

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