



**HBF Health Limited**  
Value 50

**\$79.60 / 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:

- 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/VBUZQ1Y

**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> |

|                                                |   |                                                                                                                                                                                                                    |                                                                                                                                                                                                                                   |
|------------------------------------------------|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ✓ <b>General dental</b>                        | 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> |
| ✓ <b>Health management / Healthy lifestyle</b> | 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>                                                                                                                                                |
| ✓ <b>Optical</b>                               | 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>                                                                      |
| ✓ <b>Osteopathy</b>                            | 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>                                                                                                           |
| ✓ <b>Physiotherapy</b>                         | 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>                                                                                                           |
| ✓ <b>Psychology</b>                            | 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>                                                                                                           |
| ✓ <b>Remedial massage</b>                      | 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

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



**HBF Health Limited**  
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**\$79.60 / month**  
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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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