



HBF Health Limited
Smart Start Extras

\$43.45 / month
(Before Rebate, Discount & Loading)
Available in NSW & ACT

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: Two adults & dependants (3 or more people, only 2 of whom are adults).

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)

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/I33/NBTWT2D

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	\$100 per person up to \$200 per policy combined limit for acupuncture, chinese medicine, health management / healthy lifestyle, remedial massage & other services	- Initial visit: \$29 - Subsequent visit: \$29
✓ Chinese medicine	2	\$100 per person up to \$200 per policy combined limit for acupuncture, chinese medicine, health management / healthy lifestyle, remedial massage & other services	- Initial visit: \$15 - Subsequent visit: \$15
✓ Chiropractic	2	\$200 per person up to \$400 per policy combined limit for chiropractic, osteopathy & physiotherapy	- Initial visit: \$35 - Subsequent visit: \$23
✓ General dental	2	\$350 per person up to \$700 per policy	- Fluoride treatment: \$13 - Scale & clean: \$49 - Surgical tooth extraction: \$112 - Periodic oral examination: \$24
✓ Health management / Healthy lifestyle	2	\$100 per person up to \$200 per policy combined limit for acupuncture, chinese medicine, health management / healthy lifestyle, remedial massage & other services	Health management: 50% of charge

✓ Optical	2	\$120 per person up to \$240 per policy	- Multi-focal lenses & frames: 100% of charge - Single vision lenses & frames: 100% of charge
✓ Osteopathy	2	\$200 per person up to \$400 per policy combined limit for chiropractic, osteopathy & physiotherapy	- Initial visit: \$46 - Subsequent visit: \$33
✓ Physiotherapy	2	\$200 per person up to \$400 per policy combined limit for chiropractic, osteopathy & physiotherapy	- Initial visit: \$39 - Subsequent visit: \$33
✓ Remedial massage	2	\$100 per person up to \$200 per policy combined limit for acupuncture, chinese medicine, health management / healthy lifestyle, remedial massage & other services	- Initial visit: \$29 - Subsequent visit: \$29

Smart Start Extras also includes cover for: Hypnotherapy (waiting period 2 months, \$59 initial or subsequent visit up to combined limit - see Acupuncture); Myotherapy (waiting period 2 months, \$29 initial or subsequent visit up to combined limit - see Acupuncture)

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

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

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

Ambulance cover

In NSW & ACT 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

 **133 423**

Disclaimer: This document is not a Private Health Information Statement (PHIS), and it is not intended to replace that document. The details contained in the **healthslips.com.au Policy Information** was provided by the insurer to the Australian Government. It is intended as general information. It may not take into account your circumstances. For further information contact the insurer. Information used is Licensed from the Commonwealth of Australia under a Creative Commons 3.0 licence.

Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/HBF/I33/NBTWT2D>