



**HBF Health Limited**  
Smart Start Extras

**\$41.28 / 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:** 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:

- 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/NBUXY1Y

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>\$100 per person up to \$200 per policy</b><br>combined limit for acupuncture, chinese medicine, health management / healthy lifestyle, remedial massage & other services | <ul style="list-style-type: none"><li>Initial visit: \$29</li><li>Subsequent visit: \$29</li></ul>                                                                                        |
| ✓ Chinese medicine                  | 2 | <b>\$100 per person up to \$200 per policy</b><br>combined limit for acupuncture, chinese medicine, health management / healthy lifestyle, remedial massage & other services | <ul style="list-style-type: none"><li>Initial visit: \$15</li><li>Subsequent visit: \$15</li></ul>                                                                                        |
| ✓ Chiropractic                      | 2 | <b>\$200 per person up to \$400 per policy</b><br>combined limit for chiropractic, osteopathy & physiotherapy                                                                | <ul style="list-style-type: none"><li>Initial visit: \$35</li><li>Subsequent visit: \$23</li></ul>                                                                                        |
| ✓ General dental                    | 2 | <b>\$350 per person up to \$700 per policy</b>                                                                                                                               | <ul style="list-style-type: none"><li>Fluoride treatment: \$13</li><li>Scale &amp; clean: \$49</li><li>Surgical tooth extraction: \$112</li><li>Periodic oral examination: \$24</li></ul> |

|                                         |   |                                                                                                                                                                              |                                                                                                                                                              |
|-----------------------------------------|---|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ✓ Health management / Healthy lifestyle | 2 | <b>\$100 per person up to \$200 per policy</b><br>combined limit for acupuncture, chinese medicine, health management / healthy lifestyle, remedial massage & other services | <ul style="list-style-type: none"> <li>Health management: 50% of charge</li> </ul>                                                                           |
| ✓ Optical                               | 2 | <b>\$120 per person up to \$240 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>\$200 per person up to \$400 per policy</b><br>combined limit for chiropractic, osteopathy & physiotherapy                                                                | <ul style="list-style-type: none"> <li>Initial visit: \$46</li> <li>Subsequent visit: \$33</li> </ul>                                                        |
| ✓ Physiotherapy                         | 2 | <b>\$200 per person up to \$400 per policy</b><br>combined limit for chiropractic, osteopathy & physiotherapy                                                                | <ul style="list-style-type: none"> <li>Initial visit: \$39</li> <li>Subsequent visit: \$33</li> </ul>                                                        |
| ✓ Remedial massage                      | 2 | <b>\$100 per person up to \$200 per policy</b><br>combined limit for acupuncture, chinese medicine, health management / healthy lifestyle, remedial massage & other services | <ul style="list-style-type: none"> <li>Initial visit: \$29</li> <li>Subsequent visit: \$29</li> </ul>                                                        |

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

 **133 423**

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