



**HBF Health Limited**  
Smart Start Extras

**\$47.80 / 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, including non-student dependants (3 or more people, only 2 of whom are adults).

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/NBUXZ2Y**

**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> 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> 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> 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> 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>

✓ <b>Optical</b>	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>
✓ <b>Osteopathy</b>	2	<b>\$200 per person up to \$400 per policy</b> combined limit for chiropractic, osteopathy & physiotherapy	<ul style="list-style-type: none"> <li>Initial visit: \$46</li> <li>Subsequent visit: \$33</li> </ul>
✓ <b>Physiotherapy</b>	2	<b>\$200 per person up to \$400 per policy</b> combined limit for chiropractic, osteopathy & physiotherapy	<ul style="list-style-type: none"> <li>Initial visit: \$39</li> <li>Subsequent visit: \$33</li> </ul>
✓ <b>Remedial massage</b>	2	<b>\$100 per person up to \$200 per policy</b> 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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