



**HBF Health Limited**  
Smart Start Extras

**\$31.46 / month**  
(Before Rebate, Discount & Loading)  
Available in TAS

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/TBUYH1Y

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>
✓ 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> 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> 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> 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

Ambulance cover is provided by the State government for residents of Tasmania. This may include cover whilst interstate, except for South Australia and Queensland where no cover applies. In other states please check with Ambulance Tasmania - [https://www.health.tas.gov.au/ambulance/fees\\_and\\_accounts](https://www.health.tas.gov.au/ambulance/fees_and_accounts).

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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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/HBF/I33/TBUYH1Y>