HBF Health Limited
Saver Extras

$114.76 / 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/I4/NBUJX2Y

Source: Private Health Information Statement (PHIS)

Extras Cover

This policy includes General treatment (Extras) cover for

Note, for treatments marked with * : Before a benefit is payable on an eligible Pharmacy item, a co-payment amount reasonably determined by HBF is deducted from the cost of each script.

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	**$300 per person** combined limit for acupuncture, remedial massage & other services	• Initial visit: $21 • Subsequent visit: $21
✓ Chiropractic	2	**$350 per person** combined limit for chiropractic & osteopathy	• Initial visit: $35 • Subsequent visit: $23
✓ Endodontic	12	**$500 per person** combined limit for endodontic & major dental	• Filling of one root canal: $80
✓ General dental	2	**$500 per person**	• Fluoride treatment: $18.75 • Scale & clean: $73.5 • Surgical tooth extraction: $81 • Periodic oral examination: $37.5
✓ Health management / Healthy lifestyle	2	**$200 per person** sub-limits apply	• Health management: 60% of charge

✓ **Major dental**	12	**$500 per person** combined limit for endodontic & major dental	• Full crown veneered: $495
✓ **Non PBS pharmaceuticals***	2	**$200 per person**	• Per eligible prescription: $200
✓ **Optical**	2	**$364 per person** sub-limits apply	• Multi-focal lenses & frames: $160 • Single vision lenses & frames: $120
✓ **Orthotics (podiatric orthoses)**	12	**$240 per person every 3 calendar years**	• Orthotics supply & fit: $240
✓ **Osteopathy**	2	**$350 per person** combined limit for chiropractic & osteopathy	• Initial visit: $22 • Subsequent visit: $17
✓ **Physiotherapy**	2	**$350 per person**	• Initial visit: $36 • Subsequent visit: $32
✓ **Podiatry**	2		• Initial visit: $26 • Subsequent visit: $20
✓ **Remedial massage**	2	**$300 per person** combined limit for acupuncture, remedial massage & other services	• Initial visit: $28 • Subsequent visit: $28

Saver Extras also includes cover for: Myotherapy (waiting period 2 months, $28 initial or subsequent visit up to combined limit with Remedial Massage and Acupuncture). **Note: Health Management/Healthy Lifestyle – initial visit for Strength for Life is $27 up to combined limit listed.

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

- ✗ Ante-natal/Post-natal classes
- ✗ Audiology
- ✗ Blood glucose monitors
- ✗ Chinese medicine
- ✗ Dietetics/dietary advice
- ✗ Exercise physiology
- ✗ Eye therapy (orthoptics)
- ✗ Hearing aids
- ✗ Home nursing
- ✗ Occupational therapy
- ✗ Orthodontic
- ✗ Psychology
- ✗ Speech therapy
- ✗ Vaccinations

Ambulance cover

In NSW & ACT this policy provides:

Emergency: Unlimited with a waiting period of 7 days.

Call-out fees: Will be paid for each attendance, including emergency treatment without transport to hospital.

Other features of this ambulance cover: Emergency ambulance 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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Available in NSW & ACT

HBF Health Limited
http://hbf.com.au
memberservices@hbf.com.au
133 423

Private Health Information Statement is available from the Private Health Insurance Ombudsman website at https://privatehealth.gov.au/dynamic/Premium/PHIS/HBF/I4/NBUJX2Y