



**HBF Health Limited**  
Saver Extras

**\$98.90 / month**  
(Before Rebate, Discount & Loading)  
Available in QLD

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/QBUJZ2Y**

**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	<b>\$300 per person</b> combined limit for acupuncture, remedial massage & other services	<ul style="list-style-type: none"> <li>• Initial visit: \$21</li> <li>• Subsequent visit: \$21</li> </ul>
✓ Chiropractic	2	<b>\$350 per person</b> combined limit for chiropractic & osteopathy	<ul style="list-style-type: none"> <li>• Initial visit: \$35</li> <li>• Subsequent visit: \$23</li> </ul>
✓ Endodontic	12	<b>\$500 per person</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"> <li>• Filling of one root canal: \$80</li> </ul>
✓ General dental	2	<b>\$500 per person</b>	<ul style="list-style-type: none"> <li>• Fluoride treatment: \$18.75</li> <li>• Scale &amp; clean: \$73.5</li> <li>• Surgical tooth extraction: \$81</li> <li>• Periodic oral examination: \$37.5</li> </ul>
✓ Health management / Healthy lifestyle	2	<b>\$200 per person</b> sub-limits apply	<ul style="list-style-type: none"> <li>• Health management: 60% of charge</li> </ul>

✓ <b>Major dental</b>	12	<b>\$500 per person</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"> <li>• Full crown veneered: \$495</li> </ul>
✓ <b>Non PBS pharmaceuticals*</b>	2	<b>\$200 per person</b>	<ul style="list-style-type: none"> <li>• Per eligible prescription: \$200</li> </ul>
✓ <b>Optical</b>	2	<b>\$364 per person</b> sub-limits apply	<ul style="list-style-type: none"> <li>• Multi-focal lenses &amp; frames: \$160</li> <li>• Single vision lenses &amp; frames: \$120</li> </ul>
✓ <b>Orthotics (podiatric orthoses)</b>	12	<b>\$240 per person every 3 calendar years</b>	<ul style="list-style-type: none"> <li>• Orthotics supply &amp; fit: \$240</li> </ul>
✓ <b>Osteopathy</b>	2	<b>\$350 per person</b> combined limit for chiropractic & osteopathy	<ul style="list-style-type: none"> <li>• Initial visit: \$22</li> <li>• Subsequent visit: \$17</li> </ul>
✓ <b>Physiotherapy</b>	2	<b>\$350 per person</b>	<ul style="list-style-type: none"> <li>• Initial visit: \$36</li> <li>• Subsequent visit: \$32</li> </ul>
✓ <b>Podiatry</b>	2		<ul style="list-style-type: none"> <li>• Initial visit: \$26</li> <li>• Subsequent visit: \$20</li> </ul>
✓ <b>Remedial massage</b>	2	<b>\$300 per person</b> combined limit for acupuncture, remedial massage & other services	<ul style="list-style-type: none"> <li>• Initial visit: \$28</li> <li>• Subsequent visit: \$28</li> </ul>

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 | ✗ Exercise physiology       | ✗ Orthodontic    |
| ✗ Audiology                     | ✗ Eye therapy (orthoaptics) | ✗ Psychology     |
| ✗ Blood glucose monitors        | ✗ Hearing aids              | ✗ Speech therapy |
| ✗ Chinese medicine              | ✗ Home nursing              | ✗ Vaccinations   |
| ✗ Dietetics/dietary advice      | ✗ Occupational therapy      |                  |

## Ambulance cover

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au>). This includes cover whilst interstate.

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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