

**HBF Health Limited****Prime Package Silver Plus \$250/\$500 Excess****\$836.98 / 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 a Lifetime Health Cover Loading or 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)

- This policy exempts you from the Medicare Levy Surcharge.
- This policy does not provide accident cover.
- This policy does not provide benefits for travel or accommodation outside of hospital.

Policy ID: HBF/J3/NBUHM2Y

Source: Private Health Information Statement (PHIS)

Hospital Cover

✓ Covered

R Restricted Cover

✗ Not Covered

This policy includes cover for

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|---|-----------------------------------|--|
| ✓ Back, neck and spine | ✓ Eye (not cataracts) | ✓ Miscarriage and termination of pregnancy |
| ✓ Blood | ✓ Gastrointestinal endoscopy | ✓ Pain management |
| ✓ Bone, joint and muscle | ✓ Gynaecology | ✓ Pain management with device |
| ✓ Brain and nervous system | ✓ Heart and vascular system | ✓ Palliative care |
| ✓ Breast surgery (medically necessary) | ✓ Hernia and appendix | ✓ Plastic and reconstructive surgery (medically necessary) |
| ✓ Cataracts | ✓ Hospital psychiatric services | ✓ Podiatric surgery (provided by a registered podiatric surgeon) |
| ✓ Chemotherapy, radiotherapy and immunotherapy for cancer | ✓ Implantation of hearing devices | ✓ Rehabilitation |
| ✓ Dental surgery | ✓ Insulin pumps | ✓ Skin |
| ✓ Diabetes management (excluding insulin pumps) | ✓ Joint reconstructions | ✓ Sleep studies |
| ✓ Dialysis for chronic kidney failure | ✓ Joint replacements | ✓ Tonsils, adenoids and grommets |
| ✓ Digestive system | ✓ Kidney and bladder | ✓ Weight loss surgery |
| ✓ Ear, nose and throat | ✓ Lung and chest | |
| | ✓ Male reproductive system | |

This policy does not include cover for

- | | |
|----------------------------------|-----------------------|
| ✗ Assisted reproductive services | ✗ Pregnancy and birth |
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The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on privatehealth.gov.au for which hospitals have arrangements with your insurer – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

The following payments may also apply for hospital admissions

Excess: You will have to pay an excess of \$250 per admission. This is limited to a maximum of \$250 per person and \$500 per policy per year.

Excess payments do not apply to hospital admissions for dependants.

Co-payments: No co-payments

The following waiting periods for hospital admissions apply to new or upgrading members**Waiting periods:**

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 2 months for all other treatments

Gap Cover

This provider offers 'known gap' or 'no gap' cover for medical bills for this product. The Medical Costs Finder (<https://www.health.gov.au/resources/apps-and-tools/medical-costs-finder>) lets you find out more about the cost of specialist medical services.

Other features of this hospital cover

For agreed services, you are fully covered for accommodation in a shared or private room in an HBF Member Plus hospital.

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/J3/NBUHM2Y Source: [Private Health Information Statement \(PHIS\)](#)

Extras Cover

This policy **includes** General treatment (Extras) cover for

Note, for treatments marked with *: Orthodontics and Implants combined sub-limit of \$2,500. Orthodontic Lifetime Limit \$2,500. 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
✓ Blood glucose monitors	12		Per monitor: \$200
✓ Chiropractic	2	\$1,000 per person combined limit for chiropractic, osteopathy & physiotherapy	- Initial visit: \$37 - Subsequent visit: \$30
✓ Dietetics/dietary advice	2	\$240 per person	- Initial visit: \$33 - Subsequent visit: \$17
✓ Endodontic	12	\$3,500 per person combined limit for endodontic, general dental, major dental & orthodontic sub-limits apply	Filling of one root canal: \$150
✓ Eye therapy (orthoptics)	2	\$600 per person combined limit for eye therapy (orthoptics), occupational therapy & speech therapy	- Initial visit: \$45 - Subsequent visit: \$45
✓ General dental	2	\$3,500 per person combined limit for endodontic, general dental, major dental & orthodontic	- Fluoride treatment: \$21.25 - Scale & clean: \$83.3 - Surgical tooth extraction: \$132.3 - Periodic oral examination: \$42.5
✓ Health management / Healthy lifestyle	2	\$250 per person sub-limits apply	Health management: 70% of charge
✓ Hearing aids	12	\$1000 per person every 3 calendar years	Hearing aid: 100% of charge
✓ Major dental	12	\$3,500 per person combined limit for endodontic, general dental, major dental & orthodontic sub-limits apply	Full crown veneered: \$780
✓ Non PBS pharmaceuticals*	2	\$200 per person	Per eligible prescription: \$200
✓ Occupational therapy	2	\$600 per person combined limit for eye therapy (orthoptics), occupational therapy & speech therapy	- Initial visit: \$45 - Subsequent visit: \$25
✓ Optical	2	\$204 per person sub-limits apply	- Multi-focal lenses & frames: \$160 - Single vision lenses & frames: \$120

✓ Orthodontic*	12	\$3,500 per person combined limit for endodontic, general dental, major dental & orthodontic sub-limits apply	Braces for upper & lower teeth, including removal plus fitting of retainer: \$2500
✓ Orthotics (podiatric orthoses)	12	\$240 per person	Orthotics supply & fit: \$240
✓ Osteopathy	2	\$1,000 per person combined limit for chiropractic, osteopathy & physiotherapy	- Initial visit: \$37 - Subsequent visit: \$30
✓ Physiotherapy	2	\$1,000 per person combined limit for chiropractic, osteopathy & physiotherapy	- Initial visit: \$37 - Subsequent visit: \$30
✓ Podiatry	2		- Initial visit: \$26 - Subsequent visit: \$20
✓ Psychology	2	\$720 per person	- Initial visit: \$44 - Subsequent visit: \$44
✓ Speech therapy	2	\$600 per person combined limit for eye therapy (orthoptics), occupational therapy & speech therapy	- Initial visit: \$75 - Subsequent visit: \$40

Prime Package Silver Plus also includes cover for: CLINICAL PSYCHOLOGY (waiting period 2 months, \$79 initial visit and \$44 subsequent visit up to \$720 combined with Psychology per person); AIDS TO RECOVERY EQUIPMENT (waiting period 2 months, \$50 per person); NON-SURGICALLY IMPLANTED APPLIANCES (waiting period 12 months, benefits vary depending on appliance up to \$500 per person, sub-limits apply); NEBULISER (waiting period 12 months, \$108 per person up to 1 appliance every 3 years. **Note: Health Management/Healthy Lifestyle – initial visit for Strength for Life is \$35 up to combined limit listed.

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

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|---------------------------------|-----------------------|--------------------|
| ✗ Acupuncture | ✗ Chinese medicine | ✗ Remedial massage |
| ✗ Ante-natal/Post-natal classes | ✗ Exercise physiology | ✗ Vaccinations |
| ✗ Audiology | ✗ Home nursing | |

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>



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Call now  133 423 Sponsor link

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