Private Health Information Statement - General treatment policy

| Dental Saver | al Saver | | | | |
|---------------------------------------------------------------------------------|------------------------------------------------------------------------------------|---------------------------------------------------------------------------|--|--|--|
| HBF Health Limited http://hbf.com.au memberservices@hbf.com.au 133 423 | Monthly Premium \$20.37 [#] (before any rebate or insurer discount) | Covers only one person Available in NSW & ACT Closed to new members | | | |

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.

General Treatment Cover

This health insurer does not operate a preferred provider scheme.

This policy ✓ includes General treatment (Extras) cover for

| Treatment | Waiting period (months) | Benefit limits (per 12 months unless otherwise stated) | Examples of maximum benefits |
|----------------|----------------------------|--------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| General dental | 2 | \$400 per policy | Periodic oral examination - \$37.50 Scale & clean - \$73.50 Fluoride treatment - \$18.75 Surgical tooth extraction - \$81.00 |

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

| X Acupuncture | X Major dental | X Podiatry |
|--------------------------|---------------------------|----------------------------------------------|
| X Blood glucose monitors | X Non PBS pharmaceuticals | X Psychology |
| X Chiropractic | X Optical | X Remedial massage |
| X Endodontic | X Orthodontic | X Other treatments - check with your insurer |
| X Hearing aids | Y Physiotherapy | |

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

Disclaimer

The information contained in this Private Health Information Statement was provided by the insurer and is intended as general information. It may not take into account your particular circumstances. For information please contact the insurer.