

Private Health Information Statement - General treatment policy

Saver Extras Mid

HBF Health Limited

<http://hbf.com.au>
memberservices@hbf.com.au
 133 423

Monthly Premium

\$60.40 #

(before any rebate or insurer discount)

Covers only one person
 Available in Victoria
 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

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>.

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

Note, for items marked with an asterisk *: 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 |
|--------------------------------|-------------------------|--|--|
| General dental | 2 | \$700 per policy | Periodic oral examination - \$42.00 Scale & clean - \$83.00 Fluoride treatment - \$21.00 Surgical tooth extraction - \$116.00 |
| Major dental | 12 | \$750 per policy (combined limit for major dental & endodontic) | Full crown veneered - \$690.00 |
| Endodontic | 12 | | Filling of one root canal - \$137.00 |
| Optical | 2 | \$200 per policy | Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge |
| Non PBS pharmaceuticals* | 2 | \$250 per policy | Per eligible prescription - \$250.00 |
| Physiotherapy | 2 | \$400 per policy | Initial visit - \$45.00 Subsequent visit - \$38.00 |
| Chiropractic | 2 | \$400 per policy | Initial visit - \$45.00 Subsequent visit - \$27.00 |
| Podiatry | 2 | \$200 per policy (combined limit for podiatry & orthotics (podiatric orthoses)) | Initial visit - \$39.00 Subsequent visit - \$34.00 |
| Remedial massage | 2 | \$300 per policy (combined limit for remedial massage & other services) | Initial visit - \$39.00 Subsequent visit - \$39.00 |
| Orthotics (podiatric orthoses) | 12 | Combined limit - see Podiatry | Orthotics supply & fit - 55% of charge |
| Osteopathy | 2 | \$400 per policy | Initial visit - \$44.00 Subsequent visit - \$38.00 |

Saver Extras Mid also includes cover for: MYOTHERAPY (waiting period 2 months, \$39 initial and subsequent visit up to combined limit - see Remedial Massage).

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

| | | |
|--------------------------|----------------|--|
| ✗ Acupuncture | ✗ Hearing aids | ✗ Psychology |
| ✗ Blood glucose monitors | ✗ Orthodontic | ✗ Other treatments - check with your insurer |

Ambulance cover

In Victoria 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.