

Private Health Information Statement - General treatment policy

Saver Extras Top & Gap Saver \$400

HBF Health Limited

http://hbf.com.au

memberservices@hbf.com.au

133 423

Monthly Premium

\$209.70 #

(before any rebate or insurer discount)

Covers two adults & dependants (3 or more people, only 2 of whom are adults)

Available in Western Australia

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.

This policy covers children and other dependants up to and including the age of 20, students up to and including the age of 24, as well as persons with a disability who qualify as a child or other dependant or student in these age ranges.

General Treatment Cover

HBF members can access a range of participating dentists and optical stores in WA. This means you get no gap for preventative dental services and 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	\$900 per person	Periodic oral examination - \$50.00 Scale & clean - \$98.00 Fluoride treatment - \$25.00 Surgical tooth extraction - \$115.00
Major dental	12	\$950 per person (combined limit for major dental & endodontic)	Full crown veneered - \$1,037.00
Endodontic	12		Filling of one root canal - \$188.00
Optical	2	\$250 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals*	2	\$300 per person	Per eligible prescription - \$300.00
Physiotherapy	2	\$800 per person	Initial visit - \$53.00 Subsequent visit - \$42.00
Chiropractic	2	\$500 per person	Initial visit - \$50.00 Subsequent visit - \$32.00
Podiatry	2	\$250 per person (combined limit for podiatry & orthotics (podiatric orthoses))	Initial visit - \$46.00 Subsequent visit - \$38.00
Remedial massage	2	\$400 per person (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 - 65% of charge
Osteopathy	2	\$500 per person	Initial visit - \$50.00 Subsequent visit - \$32.00

Saver Extras Top 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

Other features of this general treatment cover

Top up your benefits with GapSaver and you will have less out of pocket expense when it comes to making a claim.

Ambulance cover

In Western Australia 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.