

Private Health Information Statement - General treatment policy

Basic Extras

HBF Health Limited

<http://hbf.com.au>

memberservices@hbf.com.au

133 423

Monthly Premium

\$51.75 #

(before any rebate or insurer discount)

Covers one adult & dependants, including non-student dependants (2 or more people, only one of whom is an adult)

Available in Queensland

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, students up to and including the age of 30 and non-students up to and including the age of 30, as well as persons with a disability who qualify as a child, student or non-student in these age ranges.

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

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental	2	\$350 per person (no limit on preventative dental)	Periodic oral examination - \$37.50 Scale & clean - \$73.50 Fluoride treatment - \$18.75 Surgical tooth extraction - \$81.00
Optical	2	\$160 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Physiotherapy	2	\$250 per person (combined limit for physiotherapy, chiropractic & osteopathy)	Initial visit - \$33.00 Subsequent visit - \$29.00
Chiropractic	2		Initial visit - \$22.00 Subsequent visit - \$20.00
Health management / Healthy lifestyle	2	\$200 per person (Sub-limits apply)	Health management - 60% of charge
Osteopathy	2	Combined limit - see Physiotherapy	Initial visit - \$33.00 Subsequent visit - \$29.00

**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

✗ Acupuncture	✗ Major dental	✗ Psychology
✗ Blood glucose monitors	✗ Non PBS pharmaceuticals	✗ Remedial massage
✗ Endodontic	✗ Orthodontic	✗ Other treatments - check with your insurer
✗ Hearing aids	✗ Podiatry	

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

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.