

# Private Health Information Statement - General treatment policy

**Basic Extras & Gap Saver \$50**

**HBF Health Limited**  
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memberservices@hbf.com.au  
133 423

**Monthly Premium**  
**\$30.14 #**  
(before any rebate or insurer discount)

Covers only one person  
Available in Queensland  
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

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental	2	\$350 per policy (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 policy	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Physiotherapy	2	\$250 per policy (combined limit for physiotherapy, chiropractic & osteopathy)	Initial visit - \$27.00 Subsequent visit - \$21.00
Chiropractic	2		Initial visit - \$22.00 Subsequent visit - \$17.00
Health management / Healthy lifestyle	2	\$200 per policy (Sub-limits apply)	Health management - 60% of charge
Osteopathy	2	Combined limit - see Physiotherapy	Initial visit - \$22.00 Subsequent visit - \$17.00

\*\*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	

## 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

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.