

Private Health Information Statement - General treatment policy

Value 50

HBF Health Limited

<http://hbf.com.au>

memberservices@hbf.com.au

133 423

Monthly Premium

\$93.94 #

(before any rebate or insurer discount)

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

Available in Victoria

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	\$400 per person up to \$800 per policy	Periodic oral examination - 50% of charge Scale & clean - 50% of charge Fluoride treatment - 50% of charge Surgical tooth extraction - 50% of charge
Optical	2	\$160 per person up to \$320 per policy	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Physiotherapy	2	\$300 per person up to \$600 per policy (combined limit for physiotherapy, chiropractic, exercise physiology & osteopathy)	Initial visit - 50% of charge Subsequent visit - 50% of charge
Chiropractic	2		Initial visit - 50% of charge Subsequent visit - 50% of charge
Psychology	2	\$200 per person up to \$400 per policy (combined limit for psychology, acupuncture, remedial massage, chinese medicine, dietetics/dietary advice, health management / healthy lifestyle & other services)	Initial visit - 50% of charge Subsequent visit - 50% of charge
Acupuncture	2		Initial visit - 50% of charge Subsequent visit - 50% of charge
Remedial massage	2		Initial visit - 50% of charge Subsequent visit - 50% of charge
Chinese medicine	2		Initial visit - 50% of charge Subsequent visit - 50% of charge
Dietetics/dietary advice	2		Initial visit - 50% of charge Subsequent visit - 50% of charge
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - 50% of charge Subsequent visit - 50% of charge
Health management / Healthy lifestyle	2	Combined limit - see Psychology	Health management - 50% of charge
Osteopathy	2	Combined limit - see Physiotherapy	Initial visit - 50% of charge Subsequent visit - 50% of charge

Value 50 Extras also includes cover for: Counselling (waiting period 2 months, 50% initial or subsequent visit up to combined limit - see Psychology); Nutrition (waiting period 2 months, 50% initial or subsequent visit up to combined limit - see Psychology); Hypnotherapy (waiting period 2 months, 50% initial or subsequent visit up to combined limit - see Psychology); Myotherapy (waiting period 2 months, 50% initial or subsequent visit up to combined limit - see Psychology).

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

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

For further information about this policy see

<https://www.hbf.com.au/>

Ambulance cover

In Victoria this policy provides:

Emergency: with a waiting period of 7 days, limited to 2 services per year.

Call-out fees: will be paid for each attendance, including emergency treatment without transport to hospital.

Other features of this ambulance cover

Emergency ambulance, limited to 2 services per person per year, 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.