

Private Health Information Statement - General treatment policy

Smart Start Extras

HBF Health Limited

<http://hbf.com.au>

memberservices@hbf.com.au

133 423

Monthly Premium

\$37.67[#]

(before any rebate or insurer discount)

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

Available in NSW & ACT

[#] 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 30, 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 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 up to \$700 per policy	Periodic oral examination - \$24.00 Scale & clean - \$49.00 Fluoride treatment - \$13.00 Surgical tooth extraction - \$112.00
Optical	2	\$120 per person up to \$240 per policy	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Physiotherapy	2	\$200 per person up to \$400 per policy (combined limit for physiotherapy, chiropractic & osteopathy)	Initial visit - \$39.00 Subsequent visit - \$33.00
Chiropractic	2		Initial visit - \$35.00 Subsequent visit - \$23.00
Acupuncture	2	\$100 per person up to \$200 per policy (combined limit for acupuncture, remedial massage, chinese medicine, health management / healthy lifestyle & other services)	Initial visit - \$29.00 Subsequent visit - \$29.00
Remedial massage	2		Initial visit - \$29.00 Subsequent visit - \$29.00
Chinese medicine	2		Initial visit - \$15.00 Subsequent visit - \$15.00
Health management / Healthy lifestyle	2		Health management - 50% of charge
Osteopathy	2	Combined limit - see Physiotherapy	Initial visit - \$46.00 Subsequent visit - \$33.00

Smart Start Extras also includes cover for: Hypnotherapy (waiting period 2 months, \$59 initial or subsequent visit up to combined limit - see Acupuncture); Myotherapy (waiting period 2 months, \$29 initial or subsequent visit up to combined limit - see Acupuncture)

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

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

For further information about this policy see

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

PrivateHealth.gov.au

PolicyID: HBF/133/NBTWR1D

Date statement issued: 01 April 2026

Page 1 of 2

Ambulance cover

In NSW & ACT 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.