

Private Health Information Statement - General treatment policy

Top Extras & Gap Saver \$1200

HBF Health Limited

http://hbf.com.au

memberservices@hbf.com.au

133 423

Monthly Premium

\$383.02 #

(before any rebate or insurer discount)

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

Available in Victoria

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 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

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	No annual limit (no limit on preventative dental)	Periodic oral examination - \$50.00 Scale & clean - \$98.00 Fluoride treatment - \$25.00 Surgical tooth extraction - \$162.00
Major dental	12	\$800 per person (combined limit for major dental & endodontic)	Full crown veneered - \$960.00
Endodontic	12		Filling of one root canal - \$185.00
Orthodontic	12	\$800 per person \$2,800 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer - \$800.00
Optical	2	\$551 per person (Sub-limits apply)	Single vision lenses & frames - \$180.00 Multi-focal lenses & frames - \$250.00
Non PBS pharmaceuticals*	2	\$600 per person	Per eligible prescription - \$600.00
Physiotherapy	2	\$1,000 per person	Initial visit - \$63.00 Subsequent visit - \$53.00
Chiropractic	2	\$500 per person (combined limit for chiropractic & osteopathy)	Initial visit - \$60.00 Subsequent visit - \$40.00
Podiatry	2	10 service(s) every 1 year	Initial visit - \$42.00 Subsequent visit - \$34.00
Psychology	2	\$1,850 per person	Initial visit - \$70.00 Subsequent visit - \$70.00
Acupuncture	2	\$350 per person (combined limit for acupuncture & chinese medicine)	Initial visit - \$28.00 Subsequent visit - \$28.00
Remedial massage	2	\$400 per person (combined limit for remedial massage & other services)	Initial visit - \$40.00 Subsequent visit - \$40.00
Hearing aids	12	\$1400 per person every 3 calendar years	Hearing aid - 100% of charge

Blood glucose monitors	12	\$200 per person 1 appliance(s) every 3 years	Per monitor - 100% of charge
Chinese medicine	2	Combined limit - see Acupuncture	Initial visit - \$28.00 Subsequent visit - \$28.00
Dietetics/dietary advice	2	\$400 per person	Initial visit - \$54.00 Subsequent visit - \$27.00
Exercise physiology	2	\$400 per person	Initial visit - \$28.00 Subsequent visit - \$28.00
Eye therapy (orthoptics)	2	\$1,000 per person (combined limit for eye therapy (orthoptics), occupational therapy & speech therapy)	Initial visit - \$49.00 Subsequent visit - \$49.00
Health management / Healthy lifestyle	2	\$350 per person (Sub-limits apply)	Health management - 80% of charge
Occupational therapy	2	Combined limit - see Eye therapy (orthoptics)	Initial visit - \$56.00 Subsequent visit - \$33.00
Orthotics (podiatric orthoses)	12	\$240 per person	Orthotics supply & fit - \$240.00
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - \$36.00 Subsequent visit - \$28.00
Speech therapy	2	Combined limit - see Eye therapy (orthoptics)	Initial visit - \$97.00 Subsequent visit - \$52.00
Vaccinations	2	\$100 per person for travel vaccinations only	Per service - 100% of charge

Top Extras also includes cover for: MYOTHERAPY (waiting period 2 months, \$40 initial or subsequent visit up to combined limit - see Remedial Massage); CLINICAL PSYCHOLOGY (waiting period 2 months, \$130 initial visit and \$70 subsequent visit up to \$1850 combined with psychology per person); NUTRITION (waiting period 2 months, \$33 initial visit and \$28 subsequent visit up to \$200 per person); NICOTINE REPLACEMENT THERAPY (waiting period 2 months, \$100 per person); NON-SURGICALLY IMPLANTED APPLIANCES (waiting period 12 months, benefits vary depending on aid up to \$500 per person, sub-limits apply); NEBULISER (waiting period 12 months, \$180 per person up to 1 appliance every 3 years); HYPNOTHERAPY (waiting period 2 months, \$28 initial or subsequent visit up to combined limit \$400 per person, combined limit for Hypnotherapy, Health Monitoring Equipment & Preventative Equipment); HEALTH MONITORING EQUIPMENT (waiting period 2 months, \$120 per person up to combined limit - see Hypnotherapy); PREVENTATIVE EQUIPMENT (waiting period 2 months, \$120 per person up to combined limit - see Hypnotherapy). **Note: Health Management/Healthy Lifestyle - initial visit for Strength for Life is \$47 up to combined limit listed.

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

✗ 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 Victoria 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.