

## Private Health Information Statement - General treatment policy

### Flex 50

#### HBF Health Limited

<http://hbf.com.au>

[memberservices@hbf.com.au](mailto:memberservices@hbf.com.au)

133 423

#### Monthly Premium

**\$104.37<sup>#</sup>**

(before any rebate or insurer discount)

Covers 2 adults (and no-one else)

Available in Victoria

<sup>#</sup> 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

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                       | \$800 per person<br>(combined limit for general dental, major dental, endodontic, non pbs pharmaceuticals, physiotherapy, chiropractic, psychology, acupuncture, remedial massage, chinese medicine, dietetics/dietary advice, exercise physiology, health management / healthy lifestyle, osteopathy, vaccinations & other services - <b>Sub-limits apply</b> ) | Periodic oral examination - 50% of charge<br>Scale & clean - 50% of charge<br>Fluoride treatment - 50% of charge<br>Surgical tooth extraction - 50% of charge |
| Major dental                          | 12                      |  | Full crown veneered - 50% of charge   |
| Endodontic                            | 12                      |  | Filling of one root canal - 50% of charge   |
| Optical                               | 2                       | \$200 per person   | Single vision lenses & frames - 100% of charge<br>Multi-focal lenses & frames - 100% of charge  |
| Non PBS pharmaceuticals*              | 2                       | Combined limit - see General dental  | Per eligible prescription - 100% of charge  |
| Physiotherapy                         | 2                       | Combined limit - see General dental  | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge   |
| Chiropractic                          | 2                       | Combined limit - see General dental  | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge   |
| Psychology                            | 2                       | Combined limit - see General dental  | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge   |
| Acupuncture                           | 2                       | Combined limit - see General dental  | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge   |
| Remedial massage                      | 2                       | Combined limit - see General dental  | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge   |
| Chinese medicine                      | 2                       | Combined limit - see General dental  | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge   |
| Dietetics/dietary advice              | 2                       | Combined limit - see General dental  | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge   |
| Exercise physiology                   | 2                       | Combined limit - see General dental  | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge   |
| Health management / Healthy lifestyle | 2                       | Combined limit - see General dental  | Health management - 100% of charge  |
| Osteopathy                            | 2                       | Combined limit - see General dental  | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge   |

|  |   |                                     |                              |
|--|---|-------------------------------------|------------------------------|
| Vaccinations*  | 2 | Combined limit - see General dental | Per service - 100% of charge |
| Flex 50 also includes cover for: Hypnotherapy (waiting period 2 months, 50% initial or subsequent visit up to combined limit - see General Dental); Myotherapy (waiting period 2 months, 50% initial or subsequent visit up to combined limit - see General Dental). **Note: Natural Therapies (Acupuncture, Hypnotherapy, Myotherapy, Remedial Massage and Traditional Chinese Medicine) has a \$200 sub-limit. |   |                                     |                              |

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

|                                 |                      |   |
|---------------------------------|----------------------|---|
| <b>X</b> Blood glucose monitors | <b>X</b> Orthodontic | <b>X</b> Other treatments - check with your insurer |
| <b>X</b> Hearing aids           | <b>X</b> Podiatry    |   |

## 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.