

Private Health Information Statement - General treatment policy

Complete 60

HBF Health Limited

<http://hbf.com.au>

memberservices@hbf.com.au

133 423

Monthly Premium

\$207.44 #

(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 Tasmania

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

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 (no limit on preventative dental) (combined limit for general dental, major dental & endodontic - Sub-limits apply) | Periodic oral examination - 60% of charge Scale & clean - 60% of charge Fluoride treatment - 60% of charge Surgical tooth extraction - 60% of charge |
| Major dental | 12 | | Full crown veneered - 60% of charge |
| Endodontic | 12 | | Filling of one root canal - 60% of charge |
| Orthodontic | 12 | \$600 per person \$1,800 lifetime limit (Sub-limits apply) | Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge |
| Optical | 2 | \$250 per person | Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge |
| Non PBS pharmaceuticals* | 2 | \$300 per person (combined limit for non pbs pharmaceuticals & vaccinations - Sub-limits apply) | Per eligible prescription - 100% of charge |
| Physiotherapy | 2 | \$500 per person (combined limit for physiotherapy, chiropractic, podiatry, exercise physiology, orthotics (podiatric orthoses) & osteopathy - Sub-limits apply) | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Chiropractic | 2 | | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Podiatry | 2 | | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Psychology | 2 | \$500 per person (combined limit for psychology, dietetics/dietary advice, eye therapy (orthoptics), occupational therapy & speech therapy) | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Acupuncture | 2 | \$350 per person (combined limit for acupuncture, remedial massage, blood glucose monitors, chinese medicine, health management / healthy lifestyle & other services - Sub-limits apply) | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Remedial massage | 2 | | Initial visit - 60% of charge Subsequent visit - 60% of charge |

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|--|----|--|---|
| Hearing aids | 12 | \$600 per person every 3 calendar years | Hearing aid - 100% of charge |
| Blood glucose monitors | 2 | Combined limit - see Acupuncture | Per monitor - 60% of charge |
| Chinese medicine | 2 | Combined limit - see Acupuncture | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Dietetics/dietary advice | 2 | Combined limit - see Psychology | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Exercise physiology | 2 | Combined limit - see Physiotherapy | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Eye therapy (orthoptics) | 2 | Combined limit - see Psychology | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Health management / Healthy lifestyle | 2 | Combined limit - see Acupuncture | Health management - 100% of charge |
| Occupational therapy | 2 | Combined limit - see Psychology | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Orthotics (podiatric orthoses) | 12 | Combined limit - see Physiotherapy | Orthotics supply & fit - 60% of charge |
| Osteopathy | 2 | Combined limit - see Physiotherapy | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Speech therapy | 2 | Combined limit - see Psychology | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Vaccinations* | 2 | Combined limit - see Non PBS pharmaceuticals | Per service - 100% of charge |
| Complete 60 also includes cover for: CLINICAL PSYCHOLOGY (waiting period 2 months, 60% initial or subsequent visit up to combined limit - see Psychology); NUTRITION (waiting period 2 months, 60% initial or subsequent visit up to combined limit - see Psychology); HYPNOTHERAPY (waiting period 2 months, 60% initial or subsequent visit up to combined limit - see Acupuncture); MYOTHERAPY (waiting period 2 months, 60% initial or subsequent visit up to combined limit - see Acupuncture); APPLIANCES, PROSTHESES AND AIDS (waiting period 2-12 months, 60% up to combined limit - see Acupuncture). **Note: Orthotics (podiatric orthoses) has a \$200 sub-limit. | | | |

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

X Other treatments - check with your insurer

Ambulance cover

Ambulance cover is provided by the State government for residents of Tasmania. This may include cover whilst interstate, except for South Australia and Queensland where no cover applies. In other states please check with Ambulance Tasmania - https://www.health.tas.gov.au/ambulance/fees_and_accounts.

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.