

## Private Health Information Statement - General treatment policy

### Smart Start Extras

#### HBF Health Limited

<http://hbf.com.au>

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

133 423

#### Monthly Premium

**\$22.73<sup>#</sup>**

(before any rebate or insurer discount)

Covers only one person  
Available in South Australia

<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

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental	2	\$350 per policy	Periodic oral examination - \$24.00 Scale & clean - \$49.00 Fluoride treatment - \$13.00 Surgical tooth extraction - \$112.00
Optical	2	\$120 per policy	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Physiotherapy	2	\$200 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 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/>

### Ambulance cover

[PrivateHealth.gov.au](http://PrivateHealth.gov.au)

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In South Australia 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.