

Private Health Information Statement - General treatment policy

Dental Saver & Gap Saver \$100

HBF Health Limited
http://hbf.com.au
memberservices@hbf.com.au
133 423

Monthly Premium
\$53.04 #
(before any rebate or insurer discount)

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

Available in Queensland
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

This health insurer does not operate a preferred provider scheme.

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	\$400 per person	Periodic oral examination - \$37.50 Scale & clean - \$73.50 Fluoride treatment - \$18.75 Surgical tooth extraction - \$81.00

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

 Acupuncture	 Major dental	 Podiatry
 Blood glucose monitors	 Non PBS pharmaceuticals	 Psychology
 Chiropractic	 Optical	 Remedial massage
 Endodontic	 Orthodontic	 Other treatments - check with your insurer
 Hearing aids	 Physiotherapy	

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

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au/>). This includes cover whilst interstate.

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.