



***Urgent
Ambulance
Cover***

hbf *ambulance*



AMBULANCE

HBF Urgent Ambulance
is a great, low-cost way to
take care of your health.

Especially when you
consider a trip in an
ambulance can cost over
\$700 if you don't have
ambulance cover.

Ambulance services
are not covered by
Medicare

You may be surprised to know that if you need to use an ambulance it is not covered by Medicare. Fortunately, with HBF Urgent Ambulance, you will have unlimited cover for urgent ambulance transport.

NOTE: Please be aware that if you are an Aged Pensioner you may not need urgent ambulance cover due to the WA State Government's provision of free ambulance services. Please contact the WA Health Department for more information.

What does HBF Urgent Ambulance cover?

As an HBF Urgent Ambulance member you are covered for unlimited urgent ambulance transport. Urgent ambulance transport covers circumstances classified by St John Ambulance as requiring urgent attention.

HBF Urgent Ambulance membership does not cover elective ambulance services such as pre-booked and non-urgent ambulance services.

What does it cost?

| Cover | Single Membership | Family Membership |
|---------------------------|-------------------|-------------------|
| Yearly with 30% rebate | \$49.10 | \$98.25 |
| Yearly without 30% rebate | \$70.20 | \$140.40 |
| Yearly with 35% rebate | \$45.60 | \$91.25 |
| Yearly with 40% rebate | \$42.10 | \$84.20 |

See information on page 6 for further details on the Federal Government 30% Rebate on private health insurance.

Can I claim straight away?

From the date of joining, there is a seven day waiting period before you can claim for Urgent Ambulance services.

How to join HBF

To get Urgent Ambulance cover today, put ten minutes aside and give us a call, we'll join you up over the phone straight away. It's that easy.

Our telephone number is 133 423.

Or you could join online by visiting: hbf.com.au

Alternatively, come and see us in person – we have 15 branches in and around Perth, plus another 4 in major regional centres. Their addresses are on the last page.

Ways to Pay

Direct debit

This will give you the convenience of having your payments automatically deducted from your chosen savings, cheque or credit card account.

Statement

HBF can send yearly statements for you to pay online at hbf.com.au, via Bpay, by mailing a cheque, calling HBF on 133 423 or visiting an HBF Branch.

Cooling off period

If you take out any HBF Health policy you will have a 30 day cooling off period from the commencement date of the policy, in which time you may cancel your policy and receive a full refund of any premiums paid, provided that you have not made a claim against the policy.

Federal Government 30% Rebate on private health insurance

You can enjoy reduced premiums on your HBF Urgent Ambulance cover with the Federal Government 30% Rebate on private health insurance.

The Federal Government Rebate is not means tested. All Australians who are eligible for Medicare entitlements and who are members of a registered health fund are eligible for the rebate. The rebate entitlements are as follows:

| Age | Rebate | Example |
|-------------|--------|---|
| Under 65 | 30% | For every \$100 in premium, the Government pays \$30. |
| 65 to 69 | 35% | For every \$100 in premium, the Government pays \$35. |
| 70 and over | 40% | For every \$100 in premium, the Government pays \$40. |

The most convenient way to receive the rebate is through a reduced premium. However, you can receive the rebate when you lodge your tax return or as a cash payment at any Medicare office. To apply for the Federal Government Rebate as a reduced premium, simply complete the Federal Government 30% Rebate on private health insurance form and your premium will be adjusted accordingly.

Terms and Conditions

1. HBF Urgent Ambulance cover is designed to safeguard families and individuals. Family membership covers your spouse/partner and all dependant children that are not married or living in a defacto relationship up until the end of the year they turn 18.

For children under 25 to remain on their parents policy they must not be married or living in a de facto relationship and must be:

- Studying full-time; or
- Earning less than \$20,500 per annum taxable income.

2. Membership is not transferable or refundable after the 30 day cooling off period.
3. Benefit is not payable if the patient has a right to claim benefits from another source such as damages or under Third Party Insurance, Workers' Compensation or any other Statutory provisions.
4. In Western Australia, cover is restricted to road ambulance services. No benefit is payable for air ambulance services. For services interstate, HBF will fully cover the fees charged for ambulance services by road if the use is medically necessary and the patient is conveyed to a hospital emergency department for treatment.
5. A waiting period of seven days must be served before ambulance benefits will be paid.
6. General Terms and Conditions are contained in the HBF Fund Rules. To obtain the HBF Fund Rules visit hbf.com.au or call us on 133 423.

Telephone Enquiries

133 423

Monday to Friday: 8am to 6pm

Saturday: 9am to 12pm

hbf.com.au

Head Office

GPO Box C101 Perth 6809

HBF Branch Hours

Monday to Friday: 9am to 5pm

*Saturday: 9am to 12.30pm

Metropolitan Branches

Perth

96 William Street

Belmont

Belmont Forum Shopping Centre

Booragoon

Garden City Shopping Centre*

Cannington

Carousel Shopping Centre*

Fremantle

82 High Street

Hillarys

Whitford City Shopping Centre

Innaloo

Innaloo Shopping Centre

Joondalup

115 Grand Boulevard

Karingup

Karingup Shopping Centre*

Mandurah

32 Pinjarra Road

Midland

18/53 The Crescent

Morley

Galleria Shopping Centre*

Rockingham

Rockingham

Shopping Centre

Subiaco

513 Hay Street

Success

Cockburn Gateway

Shopping Centre

Regional Branches

Albany

21 Albany Highway

Telephone 9845 7000

Bunbury

12 Arthur Street

Telephone 9722 6300

Busselton

2/90-92 Queen Street

Telephone 9781 1800

Geraldton

Northgate Shopping Centre

Telephone 9920 8200

