

# Basic Extras Cover Summary

**Low-cost extras cover for General Dental, Optical  
and 5 other common services**

## Features



Unlimited urgent ambulance  
by road<sup>1</sup>



No annual limit on  
preventative dental<sup>2</sup>



Get a fully covered flu vac and health  
check at selected Friendlies Pharmacies  
and Member Plus<sup>3</sup> Pharmacies

### Basic Extras includes:

- ✓ Cover for just the basics including  
Chiro, Dental, Optical and Physio

### Basic Extras excludes:

- ✗ Major Dental, Pharmacy and  
Psychology

Full list of service categories and commonly used  
treatments are enclosed within this product sheet

### How to contact us:



#### Call 133 423

Call centre hours (WST)  
Mon-Fri: 6am-6pm, Sat: 7am-4pm, Sun: Closed



#### Go to [hbf.com.au](https://www.hbf.com.au)



#### Find a branch near you

<sup>1</sup> HBF will cover the cost for urgent ambulance transport by road only for circumstances classified as emergency or urgent. HBF does not cover air ambulance.

<sup>2</sup> Waiting periods apply.

<sup>3</sup> Only applicable in states outside WA.

# Why trust HBF as your health insurer

Since 1941, HBF has been caring for the health of Australians by helping them get well in the moments that matter



We always put our members first



We're not run by shareholders  
That means we can focus on giving our members more back



We're a health fund trusted by  
1 million members

## Get well rewarded with a range of offers and discounts:



15% off at Friendlies Pharmacies  
for HBF members<sup>4</sup>



Free HBF fitness sessions run  
across WA<sup>5</sup>



Access exclusive discounts  
through our Momentum  
Member Benefits program

## As an HBF member, you'll also be able to:



### Stay connected

Claim online and check your limits and usage through  
myHBF and the HBF Health app



### Get well covered

Get well covered with HBF home, car and travel,<sup>6</sup>  
and life<sup>7</sup> products

<sup>4</sup> Excludes prescriptions, discounted products, health services and related items.

<sup>5</sup> Charges apply for other participants.

<sup>6</sup> General Insurance issued by Insurance Australia Limited. Consider the PDS available from HBF.com.au to see if the product is right for you.

<sup>7</sup> HBF Ezicover life insurance products are issued by Zurich Australia Limited. Before making a decision about the product you should consider the HBF relevant combined Product Disclosure Statement and Financial Services Guide available from HBF or via [www.hbf.com.au](http://www.hbf.com.au)

# What am I covered for?

This is an overview of Basic Extras. Additional information you should know relating to this cover can be found in the Membership guide available at [hbf.com.au/membership-guide](http://hbf.com.au/membership-guide)

Benefits only payable for services and programs delivered by providers that are approved by HBF. There is a limit of 1 initial consultation per service, per calendar year.

Commonly used services	Waiting Period	Benefits (up to annual limits)	Annual limits per person (pp) per calendar year unless otherwise stated	
			Length of Cover	Amount
<b>Chiropractic</b>				
Initial consultation	2 months	\$22	Up to 1 year	\$250
Subsequent consultation		\$17	1 - 2 years	\$300
X-ray - 1 pp per calendar year		\$64	2 - 3 years	\$350
			Over 3 years	\$400
			Combined annual limits for Chiropractic, Physiotherapy and Osteopathy	
<b>Dental<sup>8</sup></b>				
<b>Preventative</b>		Member Plus dentist <sup>9</sup>	Non-Member Plus dentist	
Oral examination	2 months	75%	\$37	No limit
Dental x-ray			\$30	
Scale & Clean			\$73	
Flouride treatment			\$18	
<b>General Restorative</b>		All dentists		
Extractions	2 months	\$81	Up to 3 years	\$350
Simple Fillings		\$54	3 - 5 years	\$400
			Over 5 years	\$450
<b>Healthy Living Programs<sup>10</sup></b>				
Health check	2 months	One fully covered health check when provided at selected Friendlies and Member Plus <sup>11</sup> pharmacies		One health check
Flu vaccinations		100% when provided at selected Friendlies and Member Plus <sup>11</sup> pharmacies		
Dose administration aids		100% when provided at selected Friendlies Pharmacies		Up to 3 years
Health Education programs		100%		Over 3 years
Living Longer Living Stronger - Initial consultation		\$27		\$150 sub-limit applies for Weight Management, Health Education and Living Longer Living Stronger programs
Living Longer Living Stronger - Subsequent consultation		100%		
Quit smoking, Friendlies Health and Weight Management Programs		60%		
<b>Optical<sup>12</sup></b>				
A minimum of 30% of all frames will be fully covered when the glasses are purchased from any HBF Member Plus optical store and the frames are fitted with hard coated or uncoated single vision, bi-focal or multi-focal/progressive lenses. For partially covered glasses purchased at an HBF Member Plus optical store (including add-ons) a discount in addition to your HBF benefit may be applied.				
Frames & single vision lenses	2 months	100%	\$160	Combined limit for glasses, contact lenses and prescription lenses
Frames & bi-focal or multi-focal lenses				
Contact lenses				

<sup>8</sup> The benefit we pay on some dental items may be restricted if performed in conjunction with other specific dental services, or if a service is received more than once in a specified period of time.

<sup>9</sup> Member Plus dentist arrangements only applicable in WA.

<sup>10</sup> For HBF approved programs only.

<sup>11</sup> Only applicable in states outside of WA.

<sup>12</sup> Not all lens prescriptions and supplementary services may be eligible to be charged at no cost.

Commonly used services	Waiting Period	Benefits (up to annual limits)	Annual limits per person (pp) per calendar year unless otherwise stated	
			Length of Cover	Amount
<b>Osteopathy</b>				
Initial consultation	2 months	\$22	Up to 1 year	\$250
			1 - 2 years	\$300
			2 - 3 years	\$350
			Over 3 years	\$400
Subsequent consultation		\$17	Combined annual limits for Chiropractic, Physiotherapy and Osteopathy	
<b>Physiotherapy</b>				
Initial consultation	2 months	\$27	Up to 1 year	\$250
			1 - 2 years	\$300
			2 - 3 years	\$350
			Over 3 years	\$400
Subsequent consultation		\$21	Combined annual limits for Chiropractic, Physiotherapy and Osteopathy	
Group consultation		\$8		
<b>Urgent Ambulance<sup>13</sup></b>				
Urgent Ambulance (by road)	7 days	Cover for urgent ambulance transport	No limit	

### Are there any exclusions on benefits?

- If a claim is not lodged within 2 years of the date of service.

<sup>13</sup> HBF will cover the cost for urgent ambulance transport by road only for circumstances classified as emergency or urgent. HBF does not cover air ambulance.

**Before receiving any treatment, you should contact us or go to [hbf.com.au/myhbf](http://hbf.com.au/myhbf) for a health benefit quote so you know how much you're covered for, the benefits you'll receive and any out-of-pocket expenses.**

HBF reserves the right to make changes to its products, benefits and terms and conditions from time to time. HBF will notify the policyholder a reasonable time in advance of any changes that might be detrimental to the member's interests.