

# Basic Extras Cover Summary

**Affordable cover for General Restorative Dental, Optical and other essential services**

## Features



Affordable cover for commonly used services



\$160 annual limit for Optical



No annual limit on Preventative Dental

### As an HBF member you'll:

- ✓ Be part of a not-for-profit health fund that focuses on giving more back to members.
- ✓ Be able to check your limits, view usage, update your details and get a benefit quote with myHBF, our member service portal.

### How to contact us:



#### Call 133 423

For call centre opening hours, please visit [hbf.com.au/contact-us](https://www.hbf.com.au/contact-us)



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



#### Find a branch near you

WA only

# What am I covered for?

This is an overview of Basic Extras. This product sheet must be read in conjunction with the Membership Guide available at [hbf.com.au/membership-guide](http://hbf.com.au/membership-guide)

Benefits are payable up to your annual limit and only for services and programs approved by HBF and delivered by providers that are approved by HBF. Annual limits are per person per calendar year unless otherwise stated. Waiting periods may apply before benefits are payable.

Inclusions Commonly used services	Waiting periods	Benefits	Annual limits	
			Length of Cover	Amount
<b>Chiropractic</b>				
Initial consultation	2 months	\$22	Up to 1 year	\$250
Subsequent consultation		1-2 years	\$300	
		2-3 years	\$350	
X-ray – 1 per calendar year		\$64	Over 3 years	\$400
Combined annual limits for Chiropractic, Osteopathy and Physiotherapy				
<b>Dental<sup>1</sup></b>				
<b>Preventative</b>		Member Plus dental providers <sup>2</sup>	Non-Member Plus dental providers	
Oral examination (Item 012)	2 months	75% of schedule fee <sup>3</sup>	\$37	No limit
Dental x-ray (Item 022)			\$30	
Fluoride treatment (Item 121)			\$18	
Scale and clean – first visit per calendar year (Item 114)		100% of schedule fee <sup>3</sup>	\$73	
Scale and clean – subsequent visit (Item 114) <sup>4</sup>		75% of schedule fee <sup>3</sup>	\$73	
<b>General Restorative</b>		All dental providers		
Extractions (Item 322)	2 months	\$81	Up to 3 years	\$350
Simple fillings (Item 521)		\$54	3-5 years	\$400
			Over 5 years	\$450
<b>Healthy Living Programs</b>				
Health check – 1 per calendar year	2 months	One fully covered health check when provided at select Member Plus pharmacies <sup>5</sup>		One health check
Flu vaccination – 1 per calendar year		100% and only when provided at select Member Plus pharmacies <sup>5</sup>		
Dose administration aids				
Health Education programs			100%	Up to 3 years \$200
Strength for Life – Initial consultation			\$27	Over 3 years \$300
Strength for Life – Subsequent classes			100%	
Quit Smoking and Weight Management programs			60%	
<b>Optical</b>				
Frames and single vision lenses	2 months	100%	\$160	
Frames and bi-focal or multi-focal lenses				
Contact lenses				

<sup>1</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>2</sup> Member Plus dental arrangement available in WA only.

<sup>3</sup> Percentage benefit applies only when the provider charges in accordance with the Member Plus schedule fee. If the provider charges above the Member Plus schedule fee, you will have a larger out of pocket cost.

<sup>4</sup> If a subsequent scale and clean is required to complete the same course of treatment (dental item 115), the benefit for this treatment may be lower.

<sup>5</sup> Member Plus pharmacy arrangements available in WA, NSW, VIC and ACT only.

Inclusions Commonly used services	Waiting periods	Benefits	Annual limits	
			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
Subsequent consultation		\$17	Over 3 years	\$400
			Combined annual limits for Chiropractic, Osteopathy and Physiotherapy	
<b>Physiotherapy</b>				
Initial consultation	2 months	\$27	Up to 1 year	\$250
			1-2 years	\$300
			2-3 years	\$350
Subsequent consultation		\$21	Over 3 years	\$400
Group consultation		\$8	Combined annual limits for Chiropractic, Osteopathy and Physiotherapy	
<b>Urgent Ambulance<sup>6</sup></b>				
Urgent Ambulance by road	7 days	100%	No limit	

For a benefit to be payable, claims must be lodged within 2 years of the date of service.

<sup>6</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.