

Complete 60 Cover Summary

Affordable cover for a wide range of Extras services with 60% or more back

Features



Complete cover for a wide range of Extras services



60% or more back at the provider of your choice



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

What am I covered for?

This is an overview of Complete 60 extras. This product sheet must be read in conjunction with the Membership Guide available at 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	
Optical					
Frames and prescription lenses	2 months	100%		\$250	
Contact lenses					
Laser eye surgery					
Dental¹					
Preventative					
Periodic oral examination	2 months	Member Plus dental providers ²	Non-Member Plus dental providers	No Limit	
Dental x-ray		85%	60%		
Scale and clean					
Fluoride treatment					
General Restorative					
Extractions	2 months	All dental providers		\$800 Combined annual limit for General Restorative Dental, and Major Dental and Implants	
Simple fillings		60%			
Major Dental and Implants					
Crowns	12 months	All dental providers			
Root Canal		60%			
Dentures					
Bridges					
Implants					
Orthodontics					
Braces and sequential plastic aligners	12 months	All dental providers			\$600 \$1800 Lifetime Limit
Therapies					
Chiropractic					
Consultations	2 months	60%		\$500 Combined annual limit for Chiropractic, Osteopathy, Physiotherapy, Exercise Physiology, and Podiatry	
X-ray – 1 per calendar year					
Osteopathy					
Consultations	2 months	60%			
Physiotherapy					
Consultations	2 months	60%			
Exercise Physiology					
Consultations	2 months	60%			
Podiatry					
Consultations	2 months	60%			
Procedures					
Foot orthoses ³	12 months	60% up to \$200 sub-limit			

¹ The benefit we pay on some dental services 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.

² Member Plus dental arrangement available in WA only.

³ Foot Orthoses must be custom-made by an approved HBF provider. For some Foot Orthoses, HBF will only pay a benefit when provided by an approved Podiatrist or Orthotist.

Inclusions Commonly used services	Waiting periods	Benefits	Annual limits	
Therapies				
Dietetics and Nutrition				
Consultations	2 months	60%	\$500 Combined annual limit for Dietetics and Nutrition, Eye Therapy, Occupational Therapy, Psychology, and Speech Therapy	
Eye Therapy				
Consultations	2 months	60%		
Occupational Therapy				
Consultations	2 months	60%		
Psychology				
Clinical Psychology consultations ⁴	2 months	60%		
Psychology consultations				
Speech Therapy				
Consultations	2 months	60%		
Health Services and Aids				
Appliances, Protheses and Aids⁵				
Head and neck	12 months	100%	\$350 Combined annual limit for Appliances, Protheses and Aids, Healthy Living Programs, and Natural Therapies	
Health monitoring equipment	2 months	60% up to \$250 sub-limit		
Hip and lower limb	12 months	60% up to \$300 sub-limit		
Hired recovery aids	2 months	60% up to \$250 sub-limit		
Shoulder and upper limb	12 months	60% up to \$100 sub-limit		
Torso and pressure garments	12 months	100% up to \$300 sub-limit		
Healthy Living Programs				
Health check – 1 per calendar year	2 months	100% and only when provided at select Member Plus pharmacies ⁶		
Flu vaccination – 1 per calendar year				
Dose administration aids		100%		
Health Education and Weight Management programs				
Quit Smoking programs and Nicotine Replacement Therapy				
Natural Therapies⁷				
Acupuncture consultations	2 months	60%		
Hypnotherapy consultations				
Myotherapy consultations				
Remedial Massage consultations				
Traditional Chinese Medicine consultations				

⁴ Provider must be registered with the relevant national board including an endorsement for Clinical Psychology.

⁵ For HBF approved and medically necessary appliances only. HBF does not cover accessories and associated software for appliances. Item limits apply.

⁶ Benefits are only payable when services are provided at select Member Plus pharmacies. Member Plus pharmacy arrangements available in WA, NSW, VIC and ACT only.

⁷ HBF will only pay a benefit for one consultation regardless of the number of services provided during a consultation. HBF does not pay a benefit for medications, herbs, herbal medications, or non-remedial massages (e.g. general massages, relaxation massages, or aromatherapy massages at a spa).

Inclusions	Waiting periods	Benefits	Annual limits
Commonly used services			
Hearing Aids			
Hearing aids	12 months	100%	\$600 Annual limit can only be claimed once every 3 years
Pharmaceuticals (non-PBS)			
Pharmaceuticals approved by HBF	2 months	Up to 100% less member co-payment ⁸	\$300
Urgent Ambulance⁹			
Urgent Ambulance by road	7 days	100%	No Limit

⁸ The benefit may vary depending on the medication. Benefits are only payable where the medication satisfies eligibility criteria set by HBF. The amount of the co-payment amount is equal to the Australian Government PBS general patient co-payment at the time the medication is dispensed.

⁹ HBF will cover the cost for urgent ambulance transport by road only for circumstances classified by the ambulance provider 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 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.