

Flex 50

Cover Summary

Look after your health your way, with 50% or more back on a range of popular services

Features



50% or more back at the provider of your choice



\$800 combined annual limit to use how you want across 9 included services



Plus \$200 annual limit for Optical, and no limit for 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 Flex 50 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%		\$200	
Contact lenses					
Laser eye surgery					
Preventative Dental¹					
Periodic oral examination	2 months	Member Plus dental providers ²	Non-Member Plus dental providers	No Limit	
Dental x-ray		75%	50%		
Scale and clean					
Fluoride treatment					
Combined limit inclusions					
Dental – General Restorative¹					
Extractions	2 months	All dental providers		\$800 Combined annual limit for Chiropractic, Dental (General Restorative Dental, Major Dental and Implants), Exercise Physiology, Healthy Living Programs, Natural Therapies, Osteopathy, Pharmaceuticals (non-PBS), and Physiotherapy	
Simple fillings		50%			
Major Dental and Implants¹					
Crowns	12 months	All dental providers			
Root Canal		50%			
Dentures					
Bridges					
Implants					
Chiropractic					
Consultations	2 months	50%			
X-ray – 1 per calendar year					
Exercise Physiology					
Consultations	2 months	50%			
Healthy Living Programs					
Health check – 1 per calendar year	2 months	100% and only when provided at select Member Plus pharmacies ³			
Flu vaccination – 1 per calendar year					
Dose administration aids					
Health Education and Weight Management programs		100%			
Quit Smoking programs and Nicotine Replacement Therapy					

Continues through to page 3

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 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.

Inclusions	Waiting periods	Benefits	Annual limits
Commonly used services			
Combined limit inclusions			
Natural Therapies⁴			<i>Continues from page 2</i> \$800 Combined annual limit for Chiropractic, Dental (General Restorative Dental, Major Dental and Implants), Exercise Physiology, Healthy Living Programs, Natural Therapies, Osteopathy, Pharmaceuticals (non-PBS), and Physiotherapy
Acupuncture consultations	2 months	50%	
Hypnotherapy consultations			
Myotherapy consultations			
Remedial Massage consultations			
Traditional Chinese Medicine consultations			
Osteopathy			
Consultations	2 months	50%	
Pharmaceuticals (non-PBS)			
Pharmaceuticals approved by HBF	2 months	Up to 100% less member co-payment ⁵	
Physiotherapy			
Consultations	2 months	50%	
Urgent Ambulance⁶			
Urgent Ambulance by road	7 days	100%	No Limit

⁴ 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).

⁵ The benefit may vary depending on the medication. Benefits are only payable where the medication satisfies the eligibility criteria set by HBF. The co-payment amount is equal to the Australian Government PBS general patient co-payment at the time the medication is dispensed.

⁶ 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.