

Flexi Extras Cover Summary

Flexible extras cover for 10 services of your choice that you can swap at any time

Features



Choose 10 services and swap them at any time¹



No annual limit on preventative dental¹



Unlimited urgent ambulance by road²

Flexi Extras includes:

- ✓ Choose from Chiro, Dental including Major Dental, Dietetics, Optical, Physiotherapy, Podiatry, Psychology, Remedial Massage, Urgent Ambulance and more

Full list of selectable 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

¹ Waiting periods apply.

² Only if selected. 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.

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 members³

Get well rewarded with a range of offers and discounts:



15% off at Friendlies Pharmacies
for HBF members⁴



Free HBF fitness sessions run
across WA⁵



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,⁶
and life⁷ products

³ As at January 2019.

⁴ Excludes prescriptions, discounted products, health services and related items.

⁵ Charges apply for other participants.

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

⁷ 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

What am I covered for?

Choose 10 services and swap them at any time.

This is an overview of Flexi Extras. Additional information you should know relating to this cover can be found in the Membership guide available at 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.

	Waiting periods	Benefits (up to annual limits)	Annual limits per person (pp) per calendar year unless otherwise stated	
Commonly used services			Length of Cover	Amount
Alternative Therapies ⁸ Only if selected				
Traditional Chinese Medicine	2 months	\$30	Up to 1 year	\$200
Acupuncture		\$30	1 - 2 years	\$250
Hypnotherapy		\$30	Over 2 years	\$300
Appliances ⁹ Only if selected				
Health monitoring equipment	2 months	60%	Up to 1 year	\$800
Non-surgically implanted appliances	12 months		1 - 2 years	\$900
Nebuliser ¹⁰			2 - 3 years	\$1000
Blood glucose monitor ¹⁰			3 - 4 years	\$1100
Hearing Aid ¹¹		Over 4 years	\$1200	
		100%		
Chiropractic Only if selected				
Initial consultation	2 months	\$39	Up to 1 year	\$400
Subsequent consultation		\$27	1 - 2 years	\$450
X-ray – 1 pp per calendar year		\$64	2 - 3 years	\$500
			3 - 4 years	\$550
			Over 4 years	\$600
Dental - General ¹² Only if selected				
Preventative		Member Plus dentist ¹³	Non-Member Plus dentist	
Oral examination	2 months	85%	\$42	No limit
Dental x-ray			\$34	
Scale & Clean			\$83	
Fluoride treatment			\$21	
General Restorative		All dentists		
Extractions	2 months	\$116	Up to 3 years	\$600
Simple Fillings		\$59	3-5 years	\$800
			Over 5 years	\$1200
Dental - Major, Implants & Orthodontics ¹² Only if selected				
Major Dental		All dentists		
Crowns	12 months	Up to \$690	Up to 2 years	\$1500
Root Canal		Up to \$137	2 - 3 years	\$1750
Dentures		Up to \$820	3 - 4 years	\$2000
Bridges		Up to \$509	Over 4 years	\$2500
Implants		Up to \$1188	Combined annual limit for Major Dental, Implants and Orthodontics	
Orthodontics ¹⁴				
Braces/Invisalign	12 months	Up to \$2500	Up to 2 years	\$1500
			2 - 3 years	\$1750
			3 - 4 years	\$2000
			Over 4 years	\$2500
			Lifetime limit	\$2500
			Combined annual limit for Major Dental Implants and Orthodontics	

⁸ Multiple services provided during a consult will be paid a single benefit. HBF does not pay a benefit for medications/herbs.

⁹ For HBF approved appliances only. HBF does not cover accessories and associated software for appliances.

¹⁰ One per person every 3 years.

¹¹ Annual limit shown is payable for a 3 year period for Hearing Aids.

¹² 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.

¹³ Member Plus dentist arrangements only applicable in WA.

¹⁴ Benefit entitlement for Orthodontics is based on the length of membership on the relevant product at the time the appliances are fitted and is full course of treatment. This includes appliances fitted following the removal of braces.

Commonly used services	Waiting periods	Benefits (up to annual limits)	Annual limits per person (pp) per calendar year unless otherwise stated		
			Length of Cover	Amount	
Dietetics / Nutritionist Only if selected					
Initial consultation	2 months	\$41	Up to 1 year	\$400	
Subsequent consultation				1 - 2 years	\$450
				2 - 3 years	\$500
				3 - 4 years	\$550
			Over 4 years	\$600	
Exercise Physiology Only if selected					
Consultation	2 months	\$28	Up to 1 year	\$400	
Group consultation				1 - 2 years	\$450
				2 - 3 years	\$500
				3 - 4 years	\$550
			Over 4 years	\$600	
Eye Therapy Only if selected					
Consultation – over 30 minutes	2 months	\$42	Up to 1 year	\$400	
Consultation – up to 30 minutes				1 - 2 years	\$450
				2 - 3 years	\$500
				3 - 4 years	\$550
			Over 4 years	\$600	
Healthy Living Programs¹⁵ Only if selected					
Health check	2 months	One fully covered health check when provided at selected Friendlies and Member Plus ¹⁶ pharmacies	One health check		
Flu vaccinations		100% when provided at selected Friendlies and Member Plus ¹⁶ pharmacies			
Dose administration aids		100% when provided at selected Friendlies Pharmacies			
Health Education programs		100% up to \$150 sub-limit			
Living Longer Living Stronger - Initial consultation		60%	Up to 1 year	\$200	
Living Longer Living Stronger - Subsequent consultation			1 - 2 years	\$250	
		100%	Over 2 years	\$300	
Quit smoking, Friendlies Health and Weight Management Programs		60%			
Travel Vaccination		100%			
Nicotine Replacement Therapy		100%			
Occupational Therapy Only if selected					
Initial consultation	2 months	\$42	Up to 1 year	\$400	
Subsequent consultation				1 - 2 years	\$450
				2 - 3 years	\$500
Group consultation				3 - 4 years	\$550
			Over 4 years	\$600	
Optical¹⁷ Only if selected 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%	\$225		
Frames & bi-focal or multi-focal lenses			Combined annual limit for glasses, contact lenses and prescription lenses		
Contact lenses					
Osteopathy Only if selected					
Initial consultation	2 months	\$39	Up to 1 year	\$400	
Subsequent consultation				1 - 2 years	\$450
				2 - 3 years	\$500
				3 - 4 years	\$550
			Over 4 years	\$600	

¹⁵ For HBF approved programs only.

¹⁶ Only applicable in states outside of WA.

¹⁷ Not all lens prescriptions and supplementary services may be eligible to be charged at no cost.

	Waiting periods	Benefits (up to annual limits)	Annual limits per person (pp) per calendar year unless otherwise stated	
Commonly used services			Length of Cover	Amount
Pharmacy Only if selected				
Pharmaceuticals listed on the HBF Pharmacy Schedule	2 months	Cost of medicine less member co-payment ¹⁸	Up to 1 year 1 - 2 years 2 - 3 years 3 - 4 years Over 4 years	\$400 \$450 \$500 \$550 \$600
Physiotherapy Only if selected				
Initial consultation	2 months	\$39	Up to 1 year 1 - 2 years	\$400 \$450
Subsequent consultation		\$32	2 - 3 years 3 - 4 years	\$500 \$550
Group consultation		\$14	Over 4 years	\$600
Podiatry Only if selected				
Initial consultation	2 months	\$40	Up to 1 year 1 - 2 years	\$400 \$450
Subsequent consultation		\$15	2 - 3 years 3 - 4 years	\$500 \$550
Foot Orthoses ¹⁹ (including casting)	12 months	60%	Over 4 years	\$600
Psychology Only if selected				
Clinical Psychology ²⁰				
Assessment	2 months	\$100	Up to 1 year 1 - 2 years 2 - 3 years	\$400 \$500 \$600
Treatment/Management		\$75	3 - 4 years Over 4 years	\$700 \$800
Group Treatment		\$40	Combined annual limit for Clinical Psychology and Psychology	
Psychology				
Individual consultation	2 months	\$75	Up to 1 year 1 - 2 years 2 - 3 years 3 - 4 years Over 4 years	\$400 \$500 \$600 \$700 \$800
Group consultation		\$40	Combined annual limit for Clinical Psychology and Psychology	
Remedial Massage/Myotherapy Only if selected				
Consultation	2 months	\$30	Up to 1 year 1 - 2 years 2 - 3 years 3 - 4 years Over 4 years	\$200 \$250 \$300 \$350 \$400
Speech Therapy Only if selected				
Initial consultation	2 months	\$65	Up to 1 year 1 - 2 years	\$400 \$450
Subsequent consultation		\$40	2 - 3 years 3 - 4 years	\$500 \$550
Group consultation		\$25	Over 4 years	\$600
Urgent Ambulance ²¹ Only if selected				
Urgent Ambulance (by road)	7 days	Cover for urgent ambulance transport	No limit	

¹⁸ This may vary depending on the medication. The co-payment amount is equivalent to the Australian Government General Co-payment amount at the time of dispensing the medication.

¹⁹ 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.

²⁰ Provider must be registered with the relevant national board with an endorsement of Clinical Psychology, and approved by HBF.

²¹ 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 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.