

# Saver Flexi Extras Cover Summary

**Flexible extras cover for 2 essential services plus 2 more of your choice**

## Features



Choose 2 services and swap them at any time<sup>1</sup>



No annual limit on preventative dental<sup>1</sup>



Unlimited urgent ambulance by road<sup>2</sup>

### Saver Flexi Extras includes:

- ✓ Preventative and Restorative General Dental
- ✓ Urgent Ambulance

Plus two more services of your choice

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

<sup>1</sup> Waiting periods apply.

<sup>2</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.

# 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<sup>3</sup>

## 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>3</sup> As at January 2019.

<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?

Cover for Preventative and Restorative General Dental and Urgent Ambulance plus two more services of your choice.

**This is an overview of Saver 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](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.

			Annual limits per person (pp) per calendar year unless otherwise stated			
Commonly used services	Waiting Period	Benefits (up to annual limits)	Length of Cover	Amount		
Chiropractic Only if selected						
Initial consultation	2 months	\$22	Up to 1 year	\$350		
Subsequent consultation		\$17	1 - 2 years	\$400		
X-ray – 1 pp per calendar year		\$64	2 - 3 years	\$450		
			Over 3 years	\$500		
			Combined annual limits for Chiropractic and Osteopathy			
Dental <sup>8</sup>						
Preventative		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			
Fluoride treatment			\$18			
General Restorative		All dentists				
Extractions	2 months	\$81	Up to 3 years	\$500		
Simple Fillings		\$54	3-5 years	\$700		
			Over 5 years	\$1000		
Major Dental Only if selected		All dentists				
Crowns <sup>10/11</sup>	12 months	Up to \$495	Up to 3 years	\$500		
Root Canal		Up to \$80			3-5 years	\$600
Dentures		Up to \$490			Over 5 years	\$700
Bridges <sup>10/11</sup>		Up to \$345				
Healthy Living Programs <sup>12</sup> Only if selected						
Health check	2 months	One fully covered health check when provided at selected Friendlies and Member Plus <sup>13</sup> pharmacies	One health check			
Flu vaccinations		100% when provided at selected Friendlies and Member Plus <sup>13</sup> pharmacies				
Dose administration aids		100% when provided at selected Friendlies pharmacies	Up to 3 years	\$200		
Health Education programs		100%			Over 3 years	\$300
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%				

<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> Sub-limits included in overall annual limits.

<sup>11</sup> Crowns associated with Implants limited to 2 per 2 years.

<sup>12</sup> For HBF approved programs only.

<sup>13</sup> Only applicable in states outside of WA.

	Waiting Period	Benefits (up to annual limits)	Annual limits per person (pp) per calendar year unless otherwise stated	
Commonly used services			Length of Cover	Amount
<b>Optical<sup>14</sup></b> 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	\$120	1 pair of glasses up to set benefits	
Frames & bi-focal or multi-focal lenses		\$160	\$120 sub-limit applies for frame replacements <sup>15</sup>	
Spherical rigid or soft contact lenses (pair)		\$127	1 pair of contact lenses or up to \$140 for frequent replacement/disposable lenses per year	
<b>Osteopathy</b> Only if selected				
Initial consultation	2 months	\$22	Up to 1 year	\$350
			1 - 2 years	\$400
			2 - 3 years	\$450
Subsequent consultation		\$17	Over 3 years	\$500
Combined annual limits for Chiropractic and Osteopathy				
<b>Pharmacy</b> Only if selected				
Pharmaceuticals listed on the HBF Pharmacy Schedule	2 months	Cost of medicine less member co-payment <sup>16</sup>	Up to 3 years	\$200
			Over 3 years	\$300
<b>Physiotherapy</b> Only if selected				
Initial consultation	2 months	\$27	Up to 1 year	\$350
Subsequent consultation		\$21	1 - 2 years	\$400
			2 - 3 years	\$450
Group consultation		\$8	Over 3 years	\$500
<b>Podiatry</b> Only if selected				
Initial consultation	2 months	\$26	10 consultations	
Subsequent consultation		\$14		
Foot Orthoses (pair) including casting <sup>17</sup>	12 months	Up to \$240	\$240 per 3 years	
<b>Remedial Massage /Myotherapy</b> Only if selected				
Consultation	2 months	\$28	\$300	
<b>Urgent Ambulance<sup>18</sup></b>				
Urgent Ambulance (by road)	7 days	Cover for urgent ambulance transport	No limit	

<sup>14</sup> Not all lens prescriptions and supplementary services may be eligible to be charged at no cost.

<sup>15</sup> When fitted with your own prescription lenses.

<sup>16</sup> 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.

<sup>17</sup> 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.

<sup>18</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.