

Top 70 Cover Summary

Top cover across a wide range of Extras services for peace of mind

Features



Comprehensive cover for a wide range of Extras services



70% or more back at the provider of your choice



No annual limit on Preventative and General Restorative 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 Top 70 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								
Appliances, Prostheses and Aids¹												
Head and neck	12 months	100%		\$500								
Health monitoring equipment	2 months	70% up to \$300 sub-limit										
Hip and lower limb	12 months	70% up to \$300 sub-limit										
Hired recovery aids	2 months	70% up to \$300 sub-limit										
Shoulder and upper limb	12 months	70% up to \$100 sub-limit										
Torso and pressure garments	12 months	100%										
Chiropractic												
Consultations	2 months	70%		\$400 Combined annual limit for Chiropractic, and Osteopathy								
X-ray – 1 per calendar year												
Dental²												
Preventative												
Periodic oral examination	2 months	Member Plus dental providers ³	Non-Member Plus dental providers	No Limit								
Dental x-ray		100%	70%									
Scale and clean												
Fluoride treatment												
General Restorative												
Extractions	2 months	All dental providers		No Limit								
Simple fillings		70%										
Major Dental and Implants												
Crowns	12 months	All dental providers		<table border="0"> <tr> <td>Length of Cover</td> <td>Amount</td> </tr> <tr> <td>Up to 3 years</td> <td>\$1000</td> </tr> <tr> <td>3 – 4 years</td> <td>\$1250</td> </tr> <tr> <td>5 years and over</td> <td>\$1500</td> </tr> </table>	Length of Cover	Amount	Up to 3 years	\$1000	3 – 4 years	\$1250	5 years and over	\$1500
Length of Cover		Amount										
Up to 3 years		\$1000										
3 – 4 years		\$1250										
5 years and over		\$1500										
Root Canal												
Dentures		70%										
Bridges												
Implants												
Orthodontics												
Braces and sequential plastic aligners	12 months	All dental providers 100%		\$800 \$2400 Lifetime Limit								
Dietetics and Nutrition												
Consultations	2 months	70%		\$400								
Exercise Physiology												
Consultations	2 months	70%		\$600 Combined annual limit for Exercise Physiology, and Physiotherapy								

¹ For HBF approved and medically necessary appliances only. HBF does not cover accessories and associated software for appliances. Item limits apply.

² 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.

³ Member Plus dental arrangement available in WA only.

Inclusions Commonly used services	Waiting periods	Benefits	Annual limits
Eye Therapy			
Consultations	2 months	70%	\$400
Healthy Living Programs			
Health check – 1 per calendar year	2 months	100% and only when provided at select Member Plus pharmacies ⁴	\$350
Flu vaccination – 1 per calendar year			
Dose administration aids		100%	
Health Education and Weight Management programs			
Quit Smoking programs and Nicotine Replacement Therapy			
Hearing Aids			
Hearing aids	12 months	100%	\$700 Annual limit can only be claimed every 3 years
Natural Therapies⁵			
Acupuncture consultations	2 months	70%	\$300
Hypnotherapy consultations			
Myotherapy consultations			
Remedial Massage consultations			
Traditional Chinese Medicine consultations			
Occupational Therapy			
Consultations	2 months	70%	\$400
Optical			
Frames and prescription lenses	2 months	100%	\$275
Contact lenses			
Laser eye surgery			
Osteopathy			
Consultations	2 months	70%	\$400 Combined annual limit for Chiropractic, and Osteopathy
Pharmaceuticals (non-PBS)			
Pharmaceuticals approved by HBF	2 months	Up to 100% less member co-payment ⁶	\$400
Physiotherapy			
Consultations	2 months	70%	\$600 Combined annual limit for Exercise Physiology, and Physiotherapy
Podiatry			
Consultations	2 months	70%	\$400
Procedures			
Foot orthoses ⁷	12 months	70% up to \$250 sub-limit	

⁴ 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.

⁵ 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).

⁶ 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.

⁷ 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	Waiting periods	Benefits	Annual limits
Commonly used services			
Psychology			
Clinical Psychology consultations ⁸	2 months	70%	\$500
Psychology consultations			
Speech Therapy			
Consultations	2 months	70%	\$400
Urgent Ambulance⁹			
Urgent Ambulance by road	7 days	100%	No Limit

⁸ Provider must be registered with the relevant national board including an endorsement for Clinical Psychology.

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.