

Top Extras Cover Summary

Please note: this product is no longer available for sale.

Top extras cover for total peace of mind

Features



Unlimited Urgent Ambulance by road¹



Get a fully covered flu vac and health check at selected Member Plus Pharmacies²



No annual limit on Preventative and General Restorative Dental³



A fully covered pair of glasses every year⁴

Top Extras includes:

- ✓ Our highest level of extras cover
- ✓ Cover for 19 services including Dental, Chiro, Optical, Pharmacy, Physio, Psychology, Remedial Massage and more

Full list of service categories and commonly used treatments are enclosed within this product sheet

How to contact us:



Call 133 423

For call centre opening hours, please visit hbf.com.au/contact-us



Go to hbf.com.au



Find a branch near you

WA only

¹ 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.

² Member Plus pharmacy arrangements available in WA, NSW, VIC and ACT only.

³ Waiting periods apply.

⁴ Glasses are fully covered when the frame is chosen from no gap ranges at Member Plus optical stores and fitted with hard coated or uncoated single vision, bifocal or multifocal/progressive lenses. Not all lenses prescriptions are available as part of no gap ranges.

As of 23 February 2020, Top Extras is no longer available for sale. It is restricted to existing members who meet HBF's eligibility criteria.

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.



Get covered with a health fund that's been looking after Australians for over 75 years

Get well rewarded with a range of offers and discounts:



Discounted entry to HBF Run for a Reason and selected gym memberships⁵



Access exclusive discounts and offers 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

⁵ Terms and conditions apply. Visit hbfstadium.com.au/hbf-momentum-member-benefits.

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?

This is an overview of Top 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. There is a limit of 1 initial consultation per service, per calendar year.

Inclusions Commonly used services	Waiting periods	Benefits	Annual limits	
			Length of Cover	Amount
Alternative Therapies⁸				
Traditional Chinese Medicine consultations	2 months	1-10 consultations \$28 11+ consultations \$17	Up to 1 year	\$350
Acupuncture consultations			1-2 years	\$400
		2-3 years	\$450	
Hypnotherapy consultations		\$28	Over 3 years	\$500
Appliances⁹				
Health monitoring equipment	2 months	100% Up to \$120 sub-limit	\$400	Combined annual limit for Hypnotherapy, Health Monitoring Equipment & Preventative Equipment
Preventative equipment		100% Up to \$120 sub-limit		
Non-surgically implanted appliances ¹⁰	12 months	Benefits vary depending on appliance	\$500	Sub-limits apply for some items
Nebuliser		Up to \$180	One appliance per 3 years	
Blood glucose monitor		Up to \$200	One appliance per 3 years	
Hearing Aid		100%	Up to 2 years \$900 2-3 years \$1,000 3-4 years \$1,200 Over 4 years \$1,400 Annual limits can only be claimed every 3 years	
Chiropractic				
Initial consultation	2 months	\$60	\$500	Combined annual limits for Chiropractic and Osteopathy
Subsequent consultation		\$40		
X-ray – 1 per calendar year		\$107		
Dental¹¹				
Preventative		Member Plus dental providers ¹²	Non-Member Plus dental providers	
Oral examination (Item 012)	2 months	100% of schedule fee ¹³	\$50	No limit
Dental x-ray (Item 022)			\$40	
Fluoride treatment (Item 121)			\$25	
Scale and clean (Item 114) ¹⁴			\$98	
General Restorative		All dental providers		
Extractions (Item 322)	2 months	\$162	No limit	
Simple fillings (Item 521)		\$78		

⁸ 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).

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

¹⁰ Charges for most appliances must be at least \$100.

¹¹ 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.

¹² Member Plus dental arrangement available in WA only.

¹³ Percentage benefit applies only when the provider charges in accordance with the Member Plus schedule fee. If the provider charges above the Member Plus schedule fee, you will have a larger out of pocket cost.

¹⁴ If a subsequent scale and clean is required to complete the same course of treatment (dental item 115), the benefit for this treatment may be lower.

Inclusions Commonly used services	Waiting periods	Benefits	Annual limits	
			Length of Cover	Amount
Major Dental and Implants			All dental providers	
Crowns veneered (Item 615) ^{15/16}	12 months	\$960	Up to 3 years 3-5 years Over 5 years 2 complete Implants per 2 calendar years 3 items of Crowns/Bridges per year	\$800
Root Canal (Item 417)		\$185		\$1,320
Dentures (Item 719)		\$1,100		\$2,500
Bridges (Item 643) ¹⁵		\$690		
Implants (Item 688)		\$1,317		
Orthodontics¹⁷			All dental providers	
Braces (Item 832)	12 months	Up to \$2,800	Up to 3 years 3-5 years 5-10 years Over 10 years Lifetime limit	\$800 \$1,200 \$2,000 \$2,800 \$2,800
Dietetics/Nutrition				
Dietetics – Initial consultation	2 months	\$54	\$400	
Dietetics – Subsequent consultation		\$27		
Dietetics – Group consultation		\$11		
Nutrition – Initial consultation		\$33	\$200	
Nutrition – Subsequent consultation		\$28		
Exercise Physiology				
Individual consultation	2 months	\$28	\$400	
Group consultation		\$10		
Eye Therapy				
Consultation – up to 30 mins	2 months	\$24	Up to 3 years Over 3 years	\$1,000 \$1,400
Consultation – over 30 mins		\$49		Combined annual limits for Eye Therapy, Occupational Therapy and Speech Therapy
Healthy Living Programs				
Health check	2 months	One fully covered health check when provided at select Member Plus pharmacies ¹⁸	One health check	
Flu vaccinations – 1 per calendar year		100% and only when provided at select Member Plus pharmacies ¹⁸	Up to 3 years Over 3 years	\$350 \$450
Dose administration aids		100%		
Health Education programs		100%	\$250 sub-limit applies for Weight Management, Health Education and Strength for Life programs	
Strength for Life – Initial consultation		\$47		
Strength for Life – Subsequent classes		100%		
Quit Smoking and Weight Management programs		80%		
Travel vaccinations		100%	\$100	
Nicotine Replacement Therapy			\$100	
Occupational Therapy				
Initial consultation	2 months	\$56	Up to 3 years Over 3 years	\$1,000 \$1,400
Subsequent consultation – up to 30 mins		\$33		
Subsequent consultation – over 30 mins		\$52	Combined annual limits for Eye Therapy, Occupational Therapy and Speech Therapy	
Group consultation		\$12		
Optical				
Frames & single vision lenses	2 months	\$180	1 pair of glasses up to set benefits \$180 sub-limit applies for frame replacements ¹⁹	
Frames & bi-focal or multi-focal lenses		\$250		
Spherical rigid or soft contact lenses (pair)		\$212	1 pair of contact lenses or up to \$200 for disposable lenses	

¹⁵ Sub-limits included in overall annual limits.

¹⁶ Crowns associated with Implants limited to 2 per 2 years.

¹⁷ 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.

¹⁸ Member Plus pharmacy arrangements available in WA, NSW, VIC and ACT only.

¹⁹ When fitted with your own prescription lenses.

Inclusions Commonly used services	Waiting periods	Benefits	Annual limits	
			Length of Cover	Amount
Osteopathy				
Initial consultation	2 months	\$36	\$500	Combined annual limits for Chiropractic and Osteopathy
Subsequent consultation		\$28		
Pharmacy				
Pharmaceuticals approved by HBF	2 months	Up to 100% less member co-payment ²⁰	\$600	
Physiotherapy				
Initial consultation	2 months	\$63	\$1,000	
Subsequent consultation		\$53		
Group consultation		\$25		
Podiatry				
Initial consultation	2 months	\$42	10 consultations	
Subsequent consultation		\$22		
Foot Orthoses including casting (pair) ²¹	12 months	Up to \$240	\$240	
Diagnostic testing and biomechanical evaluation ²¹		Up to \$60	\$60	
Psychology (including Clinical Psychology)				
Clinical Psychology²²				
Assessment	2 months	\$130	\$1,400	
Treatment/management		\$70		
Group treatment		\$35		
Psychology				
Individual consultation	2 months	\$44	\$450	
Group consultation		\$22		
Speech Therapy				
Initial consultation – up to 45 mins	2 months	\$97	Up to 3 years Over 3 years Combined annual limits for Eye Therapy, Occupational Therapy and Speech Therapy	\$1,000 \$1,400
Initial consultation – over 45 mins		\$122		
Subsequent consultation – up to 45 mins		\$52		
Subsequent consultation – over 45 mins		\$72		
Group consultation		\$12		
Remedial Massage/Myotherapy				
Consultations	2 months	\$40	\$400	
Urgent Ambulance²³				
Urgent Ambulance (by road)	7 days	Cover for urgent ambulance transport	No limit	

For a benefit to be payable, claims must be lodged within 2 years of the date of service.

²⁰ 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 is equal to the Australian Government PBS general patient co-payment at the time the medication is dispensed. The co-payment only applies to the first 25 items dispensed in one calendar year.

²¹ 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.

²² Provider must be registered with the relevant national board including an endorsement for Clinical Psychology.

²³ 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.