

# Your member guide.

Get the most from  
your health cover.



**hbf**

# A-Z of health insurance.

## All the tricky technical terms you need to know.

We know private health insurance can be difficult to understand. To help make things a little easier, here are some common terms you'll see throughout this guide.

### Annual Limits

The maximum amount of money you can claim for a service within a calendar year. Each person on your policy has their own annual limits.

### Benefit

The amount you can claim back/the amount we'll pay towards a service, treatment or good.

### Benefit Quote

A formal document outlining what we will pay towards an upcoming service.

### Claim

The formal request you send to us to receive a benefit for a service.

### Cooling off period

You have 30 days from the time you join or change your cover to decide whether it's right for you.

### Co-payment

The fixed amount you'll pay towards the cost of treatment, per service.

### Cover

Another word for insurance; a form of financial protection, where you pay a premium to HBF, and in exchange, we pay a benefit towards agreed health services.

### Dependant

A child on a family or single parent policy who is under 25 years of age and not married or in a de-facto relationship. If this person is 21 years of age or over, they must either be studying full time or earn less than \$24,500 per year

### Excess

The amount of money you agree to pay upfront when you're admitted into hospital for treatment. With HBF, you'll only pay the excess once per person, per calendar year, no matter how many times you are admitted to hospital.

### Exclusions

Treatments, services or goods that HBF will not pay a benefit towards.

### Inclusions

Treatments, services or goods that HBF will pay a benefit towards.

### Inpatient

Someone who's been formally admitted to hospital for day or overnight treatment. For example, knee reconstruction surgery is considered an inpatient service.

## Lifetime limit

The total amount you can claim for a service over the course of your lifetime. A lifetime limit applies to orthodontic cover with HBF. That means, once you've claimed your limit for orthodontics, you won't be able to claim again. Each person on your policy has their own lifetime limit.

## Medicare Benefits Schedule (MBS) and Fee

The Medicare Benefits Schedule (MBS) is a list of medical treatments and services that Medicare will pay towards. The MBS Fee is the amount Medicare will pay towards that service.

## Out-of-pocket expense

The portion of a hospital or extras bill that you pay from your own pocket for which you won't be reimbursed – by either us or Medicare.

## Outpatient

A patient who receives medical treatment without actually being admitted to hospital. For example, emergency ward care is considered an outpatient service.

## Premium

The amount you pay for health insurance. Premiums are usually paid at a regular frequency, for example, monthly or yearly.

## Provider

Someone who supplies health services, treatments or goods, for example, a specialist or doctor.

## Restrictions

Treatments and services for which HBF will only pay the minimum default benefit. If a treatment or service is restricted, you'll generally have a large out-of-pocket cost.

## Waiting period

A set amount of time during which you must continuously hold your level of health cover but cannot claim a benefit. When you've served your waiting periods, you can claim.

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# Why HBF?

## Here's why, since 1941, Australians like you have trusted HBF with their health cover:



We're not run by shareholders. That means we can focus on giving our members more back. In 2018, HBF returned 92.1% of premium contributions – that's \$1.56 billion – as benefits to members.

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We have over 75 years' experience looking after Australia's health, so we know the health system better than anyone else.

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We've negotiated great deals for our members at a range of hospitals and with health professionals across Australia. Choosing these 'Member Plus providers' over non-participating providers mean less or even no out-of-pocket expenses for you.

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We offer a 30-day cooling off period to let you decide if your new health insurance policy is right for you. If it isn't, we will refund any premiums paid during this time, so long as you haven't made a claim.

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HBF health members have access to a range of member discounts and special offers. Visit [hbf.com.au/momentum](http://hbf.com.au/momentum) to find out more.

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# Save on health insurance.

## Here are three ways to save with your private health insurance:

### Understand government incentives and surcharges

To encourage Australians to get health insurance, the government introduced a rebate, a tax and a loading. Understanding these will help you save on health insurance.

#### a. The Australian Government Rebate on private health insurance

This is the government's way of helping make health insurance cheaper. The government pays for a percentage of your premium, with the amount they pay depending on your age and income.

You can claim the rebate at tax time or apply it directly to your premium (lowering the price you pay). If you would like to apply the rebate to your premium, simply nominate your rebate tier in myHBF.

#### b. The Medicare Levy Surcharge

If you're earning more than \$90k as a single, or \$180k as a family, and you don't have hospital insurance, you might have to pay this tax. To avoid it, simply take out Hospital cover—in many cases, it's cheaper to have Hospital cover than to pay the surcharge.

It's important to note our HBF Overseas Visitor covers will not help you avoid the surcharge. Also, if your partner or one of your dependants are not covered, you will pay the surcharge.

#### c. Lifetime Health Cover loading

This is an extra cost on top of your hospital premium, which applies to people aged 31 or older who buy hospital insurance after the loading deadline. To avoid it, simply take out Hospital cover on or before 1 July following your 31st birthday.

### Review your excess

To help reduce your premium, we offer a range of hospital excess options on our hospital covers that are available for sale.

You will only have to pay an excess once per member, per calendar year (to a maximum of twice per couple or family policy), no matter how many times you may be admitted to hospital.

On most HBF Hospital cover options, dependants won't pay an excess when they go to hospital. To see if you're eligible and for more details, see your product sheet.

### Pre-pay your premiums

You can pre-pay your health policy up to 18 months in advance, which could mean avoiding any increase to your health insurance premiums up to which you've paid. Contact us to pre-pay your premium. On select products, you may also be eligible for a discount by paying your premiums annually.

# Take control of your health cover.

## A quick guide to understanding and managing your membership.

**With HBF, your health is in safe hands. Whether you're learning the ropes or you've been with us for a while, follow these steps to make the most of your membership.**

### **Register for myHBF and download our App**

You'll find everything you need to take charge of your cover in our handy online tools. In myHBF you can view your cover details, update your payment and contact details and submit claims. Just visit [hbf.com.au/myHBF](http://hbf.com.au/myHBF). If you're registering for the first time, your HBF member number is all you'll need to log in. Plus, you can also download our HBF Health App, available for Apple and Android.

### **Understand your cover in advance**

Knowing what you're covered for and if a waiting period applies not only gives you peace of mind, it also helps minimise any out-of-pocket costs. Make sure to read your policy documents carefully and keep them close by, so you always know exactly what you're covered for. You can access your policy documents anytime in myHBF.

### **Get a quote before your treatment**

Before you book hospital or other major treatments like dental work, contact us and we'll help you understand what you can claim, how much you can claim, and if any excess, co-payments or waiting periods apply. To ensure we give you accurate advice, please have a written cost estimate from your provider on-hand.

### **Choose a Member Plus provider**

At HBF, we've negotiated great deals for our members at a range of hospitals and with health professionals across Australia. Choosing these 'Member Plus providers' over non-participating providers means you can reduce or avoid out-of-pocket costs. You can find a list of our providers at [hbf.com.au/health-insurance/find-a-provider](http://hbf.com.au/health-insurance/find-a-provider).

### **Use your Momentum member benefits**

HBF health members have access to a range of member discounts and special offers. Visit [hbf.com.au/momentum](http://hbf.com.au/momentum) to find out more.

# Making a claim.

**Claim benefits your way with our four easy options.**



## Claim on the spot at your provider

Many everyday health providers (such as dentists, physios and chiro) allow you to deduct your benefit from their fee immediately with electronic claiming. Simply swipe your HBF member card and pay the difference.



## Claim online

If your provider doesn't have electronic claiming, you can log into myHBF and submit a claim at any time. Just upload your bill or receipts and we'll do the rest.



## Claim on our app

Use our HBF Health app (available for Apple and Android) to make a claim whenever you want, wherever you are. Simply take a photo of your bill or receipts and submit your claim.



## Claim at a local branch\*

Present your HBF member card and original bill or receipts and our friendly team will help process your claim then and there.

\*Only available in WA.

### Hospital claims

Claiming for hospital treatment can get a little complicated. Here are some tips to make the process as smooth as possible:

#### How to claim medical specialist bills

If we have an agreement with your chosen specialist, they'll submit their bill to Medicare and HBF on your behalf. If we don't, they'll bill you directly. In this case, you'll need to claim from Medicare first, then, send us the Statement of Benefit form that you'll receive when you submit your claim.

#### How to claim hospital bills

If you're treated at a Member Plus hospital, your bills will be sent directly to us. If you chose a non-Member Plus hospital you may be asked to pay the bill upfront and cover any out-of-pocket costs. If this happens, you can submit a claim to HBF afterwards to be reimbursed for some of the fees.



### Remember

- You must make a claim within two years of the date you had the service, so don't delay.
- Set up direct credit in myHBF so we can automatically credit funds to your bank account as soon as your claim has been processed.

# Understanding waiting periods.

**A waiting period is a set amount of time during which you can't claim a benefit from HBF. Before you can claim, you may have to serve a waiting period.**





## Here's everything you need to know:

Waiting periods exist to discourage people from joining, claiming and leaving a fund soon after they've made a claim—this behaviour drives premiums up for all our other members.

Waiting periods may apply when you have:

- Never had private health insurance
- Changed your cover
- Joined HBF after a break in cover

Waiting periods vary between Hospital cover and Extras cover, and by service.

### Hospital cover waiting periods

Service	Waiting periods
Rehabilitation	2 months
Palliative care	2 months
Psychiatric care	2 months
Pre-existing conditions	12 months
Pregnancy and birth services	12 months
Accident cover	1 day
All other services	2 months <sup>1</sup>

### Extras cover waiting periods

Service	Waiting periods
Foot orthoses	12 months
Major dental (root canals, crowns, bridges) and Implants	12 months
Orthodontics	12 months
Hearing aids and appliances	2 to 36 months <sup>2</sup>
All other services	2 months

### Ambulance cover waiting periods

Service	Waiting periods
Urgent ambulance (by road)	7 days <sup>2</sup>
Non-urgent ambulance (by road)	30 days <sup>2</sup>

<sup>1</sup> If you hold an HBF Overseas Visitor cover, you will have different waiting periods. Please refer to your product sheet for more information.

<sup>2</sup> If you hold a GMF cover, you will have different waiting periods. Please refer to your product sheet for more information.

## What is a pre-existing condition?

If you showed any signs or symptoms of an illness or ailment during the six-month period before you joined HBF, lowered your excess or increased your level of cover with us, that condition is labelled 'pre-existing'. Whether or not the condition was officially diagnosed during these six months doesn't come into play.

If you choose to go ahead with treatment for a pre-existing condition, you will be responsible for all costs not covered by Medicare.

## Things to keep in mind:

### Joining HBF from another fund?

We'll honour any waiting periods you've already served with your previous health fund, so you won't have to re-serve them when you join us. Just be aware that you have to join HBF within 2 months of leaving your other health fund in order to have your waiting periods recognised.

For any new services, or any services where you get more back than before, you will serve a waiting period.

Members who have already used some or all of their current calendar year's Extras benefits with their previous health fund, or who have changed their level of Extras cover, will have their Extras benefits adjusted to reflect this. We'll also recognise up to the first 12 months length of cover\* when calculating maximum entitlements for Extras benefits.

### Planning to have a baby?

If you're planning to have a baby, just remember there is a 12-month waiting period for pregnancy and birth related services. You must hold your cover with pregnancy and birth related services for at least *12 months before your due date* to be eligible to claim as a private patient for pregnancy and birth related treatment.

### Just had a baby?

You will need to add your newborn to your policy within three months of your baby's birth. This way, your baby will be covered from their birth and won't have to serve any new waiting periods, provided you have completed yours.

If you're currently on a Single or Couples policy and want your newborn to be covered, an increase to a Parent Plus or Family policy will apply from your baby's date of birth. If you're already on Family policy, you won't need to pay anything additional to add your newborn to your policy.

### Need to upgrade your psychiatry cover?

If you need in-patient psychiatric treatments, and you upgrade your cover, you may be eligible for a Mental Health Waiver. This means that we'll give you access to your higher benefits immediately, rather than having to wait the standard 2-month waiting period. Just be aware that to access this one-time upgrade, you will already have to have served your 2-month waiting period for psychiatric treatment on your existing Hospital cover.

This waiver must be requested and is available once per person per lifetime and is subject to strict eligibility criteria.



## Talk to us before your treatment

If you're not sure which waiting period applies to your planned treatment, give us a call or check your product sheet in myHBF.

\*For Corporate cover, the full length of cover from the previous health fund is granted.

# Accident cover.

## What is accident cover and how does it work?

**An accident is an unforeseen event, occurring by chance and caused by an external force or object that results in an injury to the body requiring admission to hospital for medical treatment.**

To be eligible to claim on an accident, you must be admitted to hospital or present to a medical practitioner within 7 days of the accident. If you need to be admitted to hospital for treatment as a result of the initial accident, you must be admitted within 90 days of the initial hospital admission or presentation to a medical practitioner.

HBF will pay a benefit for hospital treatment as a result of an accident when:

- The hospital treatment was not for the treatment of an illness, condition, ailment, sickness or injury that was either known or should reasonably have been known to you at any time.
- The accident did not occur as a consequence of your employment or professional duties. HBF will not pay a benefit if the treatment is claimable through a third party.

Accident cover is only available on certain HBF covers.



# Understanding Ambulance cover.

The information you need to avoid surprise ambulance costs.



## **Important information about Ambulance services**

**Urgent Ambulance is not available for sale to QLD or TAS residents.**

**Ambulance Care is not available for sale to QLD, TAS, NSW or ACT residents.**

- If you live in TAS, you may be covered under your state based scheme for urgent and non-urgent ambulance services within your state.
- If you live in QLD, you may be covered under your state based scheme for urgent and non-urgent ambulance services nationwide.
- If you live in NSW or ACT you may be covered under your state based scheme for urgent and non-urgent ambulance services within your state if you hold an eligible hospital cover.

**Concession card holders may have subsidised ambulance services depending on the state in which they live.**

# Ambulance cover with HBF is broken into two categories: Urgent and Non-Urgent Ambulance. Understanding how each works is the key to avoiding unexpected bills.

## Urgent Ambulance

With Urgent Ambulance, you will be fully covered for the cost of urgent ambulance services by road.

The most common urgent ambulance service is a call-out that requires a trip to a hospital emergency department. Emergency or urgent treatment by paramedics at the scene, such as resuscitation, are also considered an urgent ambulance service.

Cover for Urgent Ambulance is included on most Hospital and Extras cover options, and available for selection on select covers. You can also get Urgent Ambulance cover as a standalone product.

### Each state runs a little differently when it comes to Ambulance cover, so here's what you need to know when you get your bill:

- If you live in VIC, SA, WA or NT and receive a bill for urgent or emergency ambulance transport or on-site treatment, send it to us for processing.
- If you live in NSW or ACT and have Hospital cover, you need to return your bill to your respective state/territory ambulance levy scheme with your HBF member information. Alternatively, if you don't have Hospital cover, send your bill to us.

### HBF won't pay a benefit for:

- Situations where the service is not classified as emergency or urgent and where you are not transported to an emergency department, including transport to medical appointments.
- Any transport not by road, including air ambulance services.
- Situations where the benefit or cost is subsidised by a state scheme or is payable by a third party, including inter-hospital transfers.

**Urgent Ambulance is not available for sale to residents of QLD and TAS.**

## Non-Urgent Ambulance

With HBF, you can get cover for non-urgent ambulance services under our Ambulance Care add-on. If you aren't already covered for non-urgent ambulance, and you hold a HBF Hospital cover you can get Ambulance Care.

With Ambulance Care, you will be fully covered for the cost of non-urgent ambulance services (by road), provided by an HBF approved ambulance provider.

Non-urgent ambulance services include medically necessary transport from home to the hospital, and transfers between hospitals. Call-outs are also covered, regardless of whether you are transported to hospital.

Ambulance Care does not cover all ambulance services. Services not covered are: air ambulance services, transport between a public hospital to your home (including transport from a public emergency department to your home), and transport not provided in an ambulance.

Please note that some Emergency Departments affiliated with Private Hospitals such as Joondalup, Peel and St John of God Midland are classified as public hospitals. Transport from these Emergency Departments to your home is not covered under Ambulance Care.

**Ambulance Care is not available for sale to residents of QLD, TAS, NSW or ACT.**

# Understanding Hospital cover.

The information you need to approach hospital treatment with peace of mind



# We know that planning a hospital stay can be stressful. The following information will help you understand how Hospital cover works, the out-of-pocket costs you may face and some tips to avoid them.

## What you can claim

Understanding what you can and can't claim is the easiest way to avoid surprise bills. Here's how your Hospital cover works:

### Inclusions

Inclusions are the treatments that are covered by your Hospital insurance when you are admitted to hospital.

Inclusions vary depending on the level of cover you have, so be sure to check your product sheet to find out which treatments are included on your Hospital cover.

When you've been admitted to hospital for treatment that is included on your cover, you'll be covered for private room accommodation and theatre fees (less any co-payment or agreed excess) for all agreed services in a Member Plus hospital.

We may also pay a benefit towards your specialist fees and other in-hospital services, if your treatment is covered by Medicare.

If you choose to be treated as a private patient in a public or non-Member Plus hospital, we'll pay a benefit towards your accommodation only, and you may incur out-of-pocket costs.

You'll have the option to request a private room, however please note that private rooms are offered based on medical need and availability.



### Hospital boarders

All HBF Hospital cover options provide cover for hospital boarders in private hospitals. This means, if you need someone to stay with you while you're in hospital, we'll cover the cost of their food and accommodation, provided it's an agreed service with your hospital, the service you're receiving is covered on your Hospital insurance and the person staying with you is integral to managing your condition.



## Talk to us before your treatment

Before going to hospital, we recommend you call us for a benefit quote to find out if you'll need to pay anything out-of-pocket and to get advice on keeping your costs down. To get a benefit quote, you'll just need the written estimate from your provider.

## Restrictions

Restrictions are the treatments and services that HBF will only cover to a limited extent. Restricted services receive the minimum default benefit, which basically means if you try to claim on a restricted service, you'll probably have to pay for a large portion of your treatment out of your own pocket.

For restricted procedures, we'll cover the same amount as the cost of receiving treatment at a public hospital, staying in a shared room.

If you choose to receive treatment for a restricted service at a private hospital you'll have to pay the difference, which could be significantly more. To avoid this, we recommend going to a public hospital for treatments and services that are restricted on your level of cover.

Like your inclusions, whether a treatment or service is restricted depends on your level of cover, so be sure to check your product sheet before you receive a treatment or service.

## Additional information on restrictions

### Dental surgery

Please note that some dental surgery treatments are not fully covered under HBF Hospital cover. For example, wisdom teeth removal and dental implant surgery. HBF won't pay a benefit for the oral surgeon's fees under your hospital cover, however you'll still be covered for the accommodation and theatre. To manage any out-of-pockets, you may be able to receive a benefit for these treatments if you hold an eligible Extras cover and waiting periods have been served. Contact us before your treatment to understand what out-of-pocket cost may apply.

### Long stay patients

After 35 days of continuous hospitalisation (and if you no longer need acute care), the hospital must classify you as a *nursing home patient*. In this case, private health insurance legislation puts restrictions on the amount we can pay, and you'll be required to contribute towards the cost of your care, which could be significant if you're in a private hospital.

## Podiatric surgery

Limited benefits will apply to podiatric surgery. This means that:

- HBF will pay a benefit towards accommodation and theatre fees where podiatric surgery is an included service on your cover.
- HBF may pay a benefit towards the anaesthetist and/or podiatric surgeon, however, you will incur out-of-pocket costs. To receive a benefit, your treatment must be provided by a HBF approved podiatric surgeon at a hospital where podiatric surgery is an agreed service. The maximum amount we'll also pay for anaesthetic services is outlined in the HBF Anaesthetic Schedule.
- If podiatric services are provided in a clinic, they are considered outpatient services, so unless you have Extras cover which includes those services, you'll have to pay the bill yourself.

Call us before any treatment to understand your level of cover and the out-of-pocket expenses that may be incurred.

## Exclusions

Exclusions are the treatments and services that HBF *will not* pay a benefit towards. This means you could face a large out-of-pocket cost.

The services and treatments that are excluded depends on your level of cover, so check your product sheet to find out which exclusions apply to you.

There are also some exclusions that apply to all HBF Hospital cover options, no matter what level of cover you have. HBF will not pay a benefit if:

- You receive a service or treatment that is excluded on your cover.
- You receive an outpatient service, such as emergency ward care.
- You receive hospital treatment that is not eligible for a Medicare benefit, such as cosmetic surgery. If you aren't eligible for Medicare, you may wish to consider HBF Overseas Visitor cover.
- Your premium payments are not up-to-date at the time of treatment or service.
- You receive a treatment or service during your waiting period.



- Your claim is not lodged within two years of the date of service.
- You have not received your treatment or service at the time you claim.
- Your treatment or service is provided outside of Australia.
- Your claim is covered by worker's compensation, third party or other legal right.
- Your employer or potential employer is required to provide your treatment or service as a condition of your employment.
- Another insurer is required to provide your treatment or service as a condition of your policy.
- You received treatment from a provider who is also a family member on the same policy.

## How much you can claim

The amount you get back on a hospital claim depends on the type of agreement HBF has with your hospital and specialists. Here's how it works:

### Medical specialist bills

When you're admitted to hospital for treatment, your medical specialists' bills are covered between Medicare, HBF and you. If there's a gap between what Medicare and HBF pay, and your final bill, you'll pay the difference.

In a private hospital, Medicare will pay 75% of the Medicare Benefits Schedule (MBS) fee, and we'll pay the remaining 25%. If your doctor charges more than the MBS fee, we'll cover none, some or all additional costs, depending on our agreement with your doctor.

Your doctor's fee will fall into one of three categories:

- **Fully covered:** Applies when your doctor's entire fee is paid between Medicare and HBF.  
**You pay:** Nothing.
- **Known gap:** Applies when your doctor charges above the MBS fee, and we cover a fixed amount of the gap between the MBS fee and the doctor's fee.  
**You pay:** The remaining balance.
- **Opt-out or no-agreement:** Applies when your doctor opts out of a relationship with us.  
**You pay:** All costs charged above the MBS fee.



### Informed financial consent

You're legally entitled to know how much your treatment will cost before you're admitted into hospital\*. If your hospital stay involves any out-of-pocket charges, the hospital (whether public or private) and your specialist *must disclose the cost* and obtain your agreement in writing before your admission.

Your Informed Financial Consent form is a useful reference to match against your final bill, so be sure to ask your specialists and hospital about it before you're admitted for treatment.

\* Except in a life-threatening situation, for example, if you have a heart attack.

### Hospital bills

These include any costs related to your stay, such as accommodation and theatre fees. If the total cost of your hospital bill is more than the amount we cover, you'll have to pay a gap.

To help you avoid these gaps, we have arrangements with a large network of Member Plus hospitals across Australia. Choosing one of these hospitals means there'll be less—or even nothing—for you to pay.

You will still need to pay any excess or co-payment on your policy.

### In-hospital pharmacy

When you're admitted into hospital you may be given medication as part of your treatment.

In a number of Member Plus hospitals, in-hospital non-Pharmaceutical Benefits Scheme (non-PBS) items are specified in the Hospital's Participating Hospital Provider Agreement. These items may be included in your hospital bills, which means you may have limited or no out-of-pocket costs to pay.

Where the agreement does not specify a benefit for non-PBS pharmacy items, the

benefit is limited to \$1,400 per hospital episode (any period of hospital stay or care), with a co-payment of \$100. There's no limit on the number of patient episodes per year, however re-admissions within seven days may be considered continuous and therefore only one limit and co-payment applies. If the hospital does not have an agreement with HBF, no benefit is payable on non-PBS pharmacy items. Also, HBF will not pay a benefit towards PBS pharmacy prescribed whilst you are in hospital.

### **Speech and sound processor replacements**

Some HBF hospital covers include benefits for speech and sound processor replacements.

Where the replacement is clinically necessary and provided as an outpatient service, such as at your audiologist or hearing clinic, and you satisfy the additional criteria below, we will pay the minimum benefit listed on the Federal Government's Prostheses List for that device. If your specialist charges more than the minimum benefit listed for the device on the Prostheses List, you will have an out of pocket cost. We will not pay benefits towards the specialist's outpatient medical fees or for devices not included on the Prostheses List. If you have made a claim for a speech or sound processor under a hospital cover, we will not pay any benefits towards that device under any HBF extras product you may hold. We will also not pay benefits:

- if it has been less than 5 years since the previous speech or sound processor was wholly or partly funded by HBF; or
- where you are eligible to receive any payment, compensation or benefit towards the repair or replacement of the device from a 3rd party, for example, if the device is within warranty or you are covered under a National Disability Insurance Scheme (NDIS) or similar.

Waiting periods may also apply if you have not held an eligible hospital cover for a minimum of 12 months. Not all hospital covers include benefits for these items and you should check your product sheet to see if it's included.

If you are eligible, and would like to claim benefits, for a speech or sound processor replacement, you and your audiologist will need to complete a speech/sound processor replacement funding application available by calling us on 133 423, and submit it to HBF for approval. Benefits will only be payable if your application is approved by HBF. Any approval granted is valid for 30 days and is subject to you holding an eligible hospital product with premiums paid up to date on the replacement fitting date.

### **Avoid surprise bills by understanding common hospital out-of-pocket costs. You will have an out-of-pocket if:**

- You have an excess on your Hospital cover, you will need to pay it upfront when you're admitted to hospital for treatment. Your excess is paid once per person, per calendar year.
- Your policy doesn't cover a private room, but your selected hospital only has private rooms available. You will pay the difference between a shared room rate and a private room rate.
- Your treatment or service is restricted or excluded on your level of cover.
- Your treatment requires the use of robotic consumables and they are not specified as included in your cover on your product sheet
- Your specialist, anaesthetist, podiatric surgeon and surgical assistant are not fully covered.
- You need medication as part of your hospital treatment.
- You need recovery aids such as slings, crutches, compression stockings and they are not included under your Extras cover.
- Your surgically implanted prostheses (e.g. joint, cataract or heart prostheses) aren't on the government prostheses list.
- Depending on your level of cover, if you use sundries, such as pay TV, internet, phone calls and newspapers.
- A provider treats a family member (partner, dependant) who is on the same policy as the provider.

- You need plastic and reconstructive surgery which is medically necessary. You'll be covered up to the Medicare Benefits Schedule, even if your specialist has a HBF agreement.

### **A special note for our Overseas Visitors and reciprocal Medicare card holders**

If you need medical or hospital care while you're here, and you're not entitled to Medicare, or have not purchased an HBF Overseas Visitor cover, you will need to pay the hospital and medical costs yourself.

The Australian Government has Reciprocal Health Care Agreements (RHCA) with certain countries which means that visitors from these countries are entitled to publicly funded medically-necessary care.

If you are from a RHCA country and do not have an appropriate level of HBF Overseas Visitors cover, you might also experience significant hospital and medical out-of-pocket expenses. See your product sheet in myHBF for full details about your coverage or talk to us if you would like to take out HBF Overseas Visitor cover.

If your circumstances change or you become eligible for Medicare benefits, please get in touch as soon as possible and we'll review your cover.

### **Additional information**

- If you are entitled to Medicare and don't hold an appropriate level of Hospital cover, you may be charged the Medicare Levy Surcharge (MLS) if your taxable income is above the base income threshold.
- Some overseas visitors entering Australia will need to take a level of private health insurance which meets the Department of Home Affairs requirements. This is known as visa condition 8501 and being enrolled with Medicare under a reciprocal health care agreement is sufficient to meet these requirements. If you are unsure if this requirement applies to you, please contact [homeaffairs.gov.au](http://homeaffairs.gov.au)



# Understanding Extras cover.

The information you need to get the most  
out of your Extras cover.



## **Extras insurance covers you for everyday services like dental, physio and optical. These services are generally not covered by Medicare, so having Extras cover helps you keep your out-of-pockets down.**

### **What you can claim**

Understanding what is covered, isn't covered, or covered to a limited extent is the key to keeping your out-of-pockets to a minimum when you see your dentist, physio and other Extras service providers. Here's how your Extras cover works:

#### **Inclusions**

Inclusions are the services that are covered by your Extras insurance.

Inclusions vary depending on the level of cover you have, so be sure to check your product sheet to find out which services are included on your Extras cover.

#### **Restrictions**

Extras services don't have 'restrictions' in the same way Hospital cover does. With Extras cover, a service is either covered (included) or not covered (excluded).

However, there are some situations where HBF will only pay a benefit if you meet certain criteria, such as with Dental. See the 'Dental benefits restrictions' note on the next page for more information.

### **Exclusions**

There are some exclusions that apply to all HBF Extras cover options, no matter what level of cover you have. HBF will not pay a benefit if:

- You receive a service or treatment that is not included on your cover.
- You receive an Extras services where Medicare will pay a benefit.
- You purchase something online. However, you will still receive a benefit for pharmaceuticals, some appliances, and glasses or contact lenses from an HBF approved provider that operates in Australia, so long as you're covered for it.
- Your premium payments are not up-to-date at the time of treatment or service.
- You receive a treatment or service during your waiting period.
- Your claim is not lodged within two years of the date of service.
- You have not received your treatment or service at the time you claim.
- Your treatment or service is provided outside of Australia.
- You received treatment from a provider that is not approved by HBF.
- You received treatment from a provider who is also a family member on the same policy.
- Any good purchased on a gift card.
- You have reached your benefits limits for annual limits, lifetime limits and sub-limits.

## How much you can claim

When you claim on an Extras service, like dental, the amount you get back depends on two things: your benefits and your annual limits.

Your benefit is the amount you get back at the time you claim. Your limit is the maximum amount you can claim within a certain period of time—most limits are based on a yearly calendar, known as ‘annual limits’.

The amount you can claim back depends on the level of cover you select. Most Extras policies won’t fully cover your services, which means you’ll usually pay a portion of them yourself. To find out exactly how much you’ll get back for an upcoming treatment, please contact us.

### Understanding benefits

The amount you get back at the time you claim is called your ‘benefit’.

With Extras services, like dental, you can find your benefits in your product sheet. Your benefit depends on the level of cover you have—generally, the higher your level of cover, the greater your benefit.

## Additional information on benefits

### Dental benefit restrictions

There may be restrictions on what we’ll cover if your dental service is performed with other specific dental services, or if a service is received more than once within a specified amount of time.

We’ll also only pay for medically necessary bleaching and procedures undertaken in the surgery.

Call us for a benefit quote before you receive any dental work and we’ll help you understand what we’ll cover and any potential out-of-pocket costs.

### Orthodontics

Three types of limits may apply to orthodontic claims.

**Annual limit:** The maximum amount you can receive for orthodontic treatment within a calendar year.

**Lifetime limit:** The total amount of benefits you can receive for orthodontic treatment in your lifetime. Orthodontic benefits that you receive from all health funds count towards your Lifetime Limit.

**Course of treatment limit:** The maximum number of times you can claim per course of orthodontic treatment, no matter how long the period of treatment.

Inclusions Commonly used services	Waiting periods	Benefits	Annual limits
<b>Major Dental and Implants</b>	12 months	70%	All dental providers
Crowns			Length of Cover Up to 3 years \$1000 3 - 4 years \$1250 5 years and over \$1500
Root Canal			
Dentures			
Bridges			
Implants			
<b>Orthodontics</b>	12 months	100%	All dental providers
Braces and sequential plastic aligners			\$800 \$2400 Lifetime Limit

On your product sheet, commonly used services and their benefits are listed against each service.

For some covers HBF pays a benefit per course of orthodontic treatment. A course includes the fitting, adjustment and removal of the appliance, along with any additional removable or fixed appliances. For these covers, HBF pays benefits up to your annual limit for that course on the date of diagnostics or fitting. The benefit is paid once. A lifetime limit may apply.

For other covers, HBF pays a benefit per orthodontic item. For these covers, HBF pays benefits up to your annual limit on your initial claim. If your orthodontic treatment continues across multiple calendar years and you maintain cover for Orthodontics, we may pay benefits each year up to your annual limit until your lifetime limit is reached.

Contact us to prior to treatment to understand how benefits will be paid and which limits are applicable to your cover.

### Optical benefits

When buying glasses or contacts, your benefit applies to the calendar year you order them, not when you collect them. For example, if you order your glasses in December and receive them in January, your benefit will be calculated from last year's annual limit.

### Appliance benefits

Benefits are payable for appliances that are:

- on the HBF approved list, and
- medically necessary.

We won't cover accessories or associated software for appliances, and unfortunately, we can't recognise appliances paid with a gift voucher.

To find out how much you'll get back, contact HBF.

### Pharmaceuticals (non-PBS) benefits

HBF may pay benefits for medications including vaccines you purchase as an outpatient if it is included on your cover and meets HBF's eligibility criteria at the time the medication is dispensed including that it is:

- lawfully prescribed to you and dispensed by an approved provider
- not listed on the General Schedule of the Government Pharmaceutical Benefits Scheme (PBS)
- listed on the Australian Register of Therapeutic Goods (ARTG) as active and approved for sale nationally
- not listed on the ARTG with an approved use as a cosmetic, sexual function or contraceptive medication
- listed on the Therapeutic Goods Administration (TGA) Poisons Standard as a Schedule 4 or Schedule 8 drug
- the cost of the medication or vaccine is greater than the co-payment amount

Other criteria may apply including if the medication is compounded.

We deduct a co-payment equivalent to the Australian Government PBS general patient co-payment from the cost of each script at the time the medication is dispensed. A co-payment may be deducted on prescribed vaccines depending on your level of cover. Some medications may receive a lesser benefit.

Contact HBF with your medication name, pack size and dosage amount to understand what benefits you may be entitled to.

### Foot Orthoses Benefits

We'll only cover your orthotics if they are custom and hand made by an approved HBF provider (podiatrist orthotist, medical practitioner, pedorthist or surgical boot maker). Some things are only eligible for a benefit if provided by a podiatrist. For more information, please contact us.

## Understanding limits

Your limit is the maximum amount you can claim within a specified period of time. Each person on your policy has their own limits.

Most limits are based on the calendar year, called ‘annual limits’. Annual limits refresh on 1 January every year, so don’t forget to use them before they expire.

Your annual limits depend on the level of cover you have, so check your product sheet to find yours.

A limit either applies to a specific service, or you could have a combined limit.

If you have a combined limit, it means a group of services share a limit. In the example below, all Major Dental and Implant services have an annual limit of \$1000 for members who have been with HBF for up to 3 years. So, if you received benefits totalling \$120 for a Root Canal, you would have \$880 left to claim on all Major Dental or Implant services for the rest of the calendar year.

## Additional information about your limits

- If you’re new to HBF, we’ll count the benefits you used with your previous health care fund toward your limits with us. The same applies if you’ve changed your level of HBF cover.
- You can keep track of your limits in myHBF.

Inclusions Commonly used services	Waiting periods	Benefits	Annual limits
<b>Major Dental and Implants</b>		All dental providers	
Crowns	12 months	70%	Length of Cover Up to 3 years \$1000 3 - 4 years \$1250 5 years and over \$1500
Root Canal			
Dentures			
Bridges			
Implants			
<b>Orthodontics</b>		All dental providers	
Braces and sequential plastic aligners	12 months	100%	\$800 \$2400 Lifetime Limit

Limits for commonly used services are available on your product sheet, next to your benefits. This is the total amount you can claim for a service within a specific amount of time.



# Managing your policy: FAQs

Have a question about managing your policy? Here are our most common FAQs. If you can't find the answer you're looking for, contact us and we'll help you out.

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## How do I make changes to my cover?

You can log in to myHBF to update your personal details, such as updating your payment details or personal address.

If you need to make a change to your level of cover, you will need to contact us. We'll be happy to discuss options and find a solution that suits you.

To ensure our members can access affordable and effective health insurance, our products, benefits and terms and conditions may change from time to time. Don't worry – we'll always give you plenty of notice if we're planning a change.

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## How do I pay my premiums?

As an HBF member, there are a range of flexible payment methods available to you:

- **Direct Debit:** Our most popular and most convenient option. Your premiums will be deducted fortnightly, monthly, quarterly, half yearly or yearly from your bank, building society, credit union or credit card account (MasterCard or Visa). It is your responsibility to ensure your direct debit details are up to date to avoid any problems down the line.
  - **Prepay online:** You can quickly and securely pay your premiums online via myHBF.
  - **Telephone:** Call us on 133 423 to pay by credit card over the phone.
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### Important information about paying your premiums

Please be aware if your premiums are more than two months late, you won't be able to claim any benefits.

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**How do I add or remove people from my policy?**

Get in touch if you're planning to add a partner, dependant or baby to your policy and we'll tell you if you need to supply any extra information and if additional waiting periods apply.

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**Important information for new parents**

Remember to add your newborn to your policy within three months of your baby's birth. This way, your baby will be covered from their birth and won't have to serve any new waiting periods, provided you have completed yours.

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**Who can be a dependant?**

A dependant is a child on a family or single parent policy who is under 25 years of age and not married or in a de-facto relationship. If this person is 21 years of age or over, they must either be studying full time or earn less than \$24,500 per year.

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**How do I order a new card?**

HBF member cards will be given to all adults on your policy. You can request additional cards for any dependants or order free replacement cards on myHBF.

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**What happens if I move interstate?**

You will still be able to claim on your HBF health cover if you move interstate. But some things will change – premiums and benefits do vary from state to state.

If you are planning to move, contact us and we'll update your address and help you review your health cover.

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**Can I suspend my cover while overseas?**

If you're planning on going overseas for an extended period of time, you can put your cover on hold so you don't have to re-serve waiting periods, lose "Gap Saver" benefits or be affected by the Lifetime Health Cover penalty when you return. Once you come back to Australia, you'll need to:

- Contact us within two months to pick up where you left off.
- Provide proof of the dates you left and returned to Australia.  
We accept boarding passes or an international movement card.

To be effectively covered, your premium will commence on the day you arrive back in Australia, not the day you resumed your cover.

Different suspension time periods apply for different covers so contact us to learn more.

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**How do I cancel my policy?**

We want you to be happy with your policy, so you'll have 30 days from the time you join or upgrade to decide whether it's right for you. If you cancel your policy within this time, you'll receive a refund for any premiums you've paid, provided you haven't made a claim.

If you want to cancel your policy after the 30-day cooling off period, contact us and we'll be happy to help.

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### **What does it mean to be on an HBF cover that is not available for sale?**

From time to time we may remove an Extras or Hospital cover, excess level or add-on, from sale. If you held one of these covers as at the date it was removed from sale, you will remain covered under your policy. However, it's important to be aware of the following:

- We cannot open any new policies on a cover or excess level that is no longer available for sale.
- If you choose to transfer to a different cover and decide it isn't right for you after the 30-day cooling off period, we can't switch you back to your previous cover.
- This applies to all products, add-ons and excess levels that are closed for sale.
- If you cancel or transfer to another Fund, you cannot switch back to that level of cover even if it is within 30 days.

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### **What is Gap Saver cover?**

An add-on that helps you put aside a little money now that you can use to cover your out-of-pocket expenses later.

If you currently have Gap Saver, you can choose to receive benefits automatically when you make a claim, or manually on a claim-by-claim basis. Check your Gap Saver balance or change your claiming preferences at any time in myHBF.

#### **Things to be aware of:**

- Gap Saver can't be used for any services not covered on your policy, any out-of-pocket expenses incurred after your annual limits have been reached, or where you haven't completed the standard waiting periods.
- Your Gap Saver balance is non-refundable if you cancel your policy.

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#### **Important Information**

This product is no longer available for sale. This means, if you're an HBF member with Gap Saver on an existing policy (as of 14 January 2019), your cover will continue at your current annual amount, but you're unable to select a different annual amount.

If you choose to remove Gap Saver from your existing policy, you won't be able to accumulate any further benefits but you'll still be able to use the benefits you have already accumulated whilst you remain on your HBF policy. You will not be able to re-add Gap Saver at a later date.

\*Gap Saver can only be used while you're an HBF health member. It is important to note that unused benefits are not refundable.

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### **Who has authority on my policy?**

We'll address most correspondence to the policy holder: including policy changes, rejected claims, and payment notifications. If there's a partner on your policy, we strongly recommend that both your contact details are registered so we can contact you individually.

If at any time you or your partner no longer wish to stay on the same policy, only the policy owner has the authority to remain on the current policy. The partner that is listed on the policy may transfer onto a Hospital and/or Extras cover that is available for sale and we'll ensure they retain their length of membership loyalty entitlements. Any accrued Gap Saver benefits cannot be transferred to the partner's new policy.

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# Our Privacy Collection Statement.

We are HBF Health Limited ABN 11 126 884 786 which provides private health insurance. References to HBF 'us', 'we' or 'our' include HBF, HBF Health, and other business names, and where the context requires, other related bodies corporate (collectively **HBF**).

At HBF we comply with the Privacy Act 1988 (Cth) (**Privacy Act**). We respect the privacy of your personal information. We process personal details on a daily basis and are committed to ensuring that the privacy and security of personal information remains protected. Personal information is information or an opinion about an individual, or an individual who is reasonably identifiable, whether the information or opinion is true or not, or is recorded in a material form or not. It includes your name, age, gender and contact details as well as your sensitive information (which includes health information).

## Collection, use and disclosure of your personal information

HBF collects and uses your personal (including sensitive) information (**Information**) to provide you with private health insurance and health and wellness related services, including to:

- manage our ongoing relationship with you;
- administer, process and audit private health insurance premiums and claims and pay benefits;
- assess your suitability for, enrol you in and administer health and wellness related services such as chronic disease management programs and health management programs;
- provide you with access to smartphone applications and website portals in relation to managing your health, your private health insurance membership and your relationship with us;
- conduct market research that informs the strategic direction of HBF, by seeking to

understand ways to improve the health of members, the effectiveness of marketing activities, the member experience and the products and services HBF offer;

- manage, review and develop our private health insurance products and related services whether provided by us or other parties on our behalf;
- manage, review, develop and improve our business and operational processes, including training and systems, provided by us or other parties on our behalf;
- resolve any legal and/or commercial complaints or issues including compensation recovery;
- prevent, detect and follow up fraudulent or invalid claims or misrepresentations;
- meet legislative requirements relating to private health insurers; and
- perform any of our other functions and activities relating to our private health insurance and health and wellness businesses.

HBF may collect your Information from you, the person responsible for the management of your private health insurance membership (**Principal Policyholder**) or a person authorised to provide us this information on your behalf in order to, amongst other things, provide you with private health insurance cover and pay you benefits. HBF may also collect your Information from one of its related bodies corporate (in order to, amongst other things, investigate potential fraudulent claims and misrepresentations) or a third party such as a health service provider, broker or employer (in order to, amongst other things, provide you with private health insurance cover and pay you benefits). HBF also engages third parties to carry out functions on behalf of HBF (such as claims administration, membership management services, facilitators to organise and manage hospital, doctors and health service providers, providers of claims advice and chronic

disease management program providers) and they may collect your Information from you and pass this Information to HBF.

In order to carry out the purposes described in this statement, HBF may disclose your Information to persons or organisations such as:

- other related bodies corporate;
- our brokers and agents who refer your business to us;
- our service providers (who may provide some services directly to you on our behalf) including mail houses, market researchers and digital marketing partners, manufacturers of membership cards, claim administrators, claim auditors, claim advisers, our membership management service providers, the facilitators of our arrangements with health providers and IT support (including by way of cloud computing);
- our professional advisors;
- health and wellness service providers (such as hospital, our pharmacies, general practitioners, allied health providers, and chronic disease and health management program providers);
- payment system operators and financial institutions;
- persons authorised by you, including other persons covered by your private health insurance membership, and your agents and professional advisors such as legal practitioners;
- if you have a compensation claim, the insurer or statutory body responsible for paying your compensation claim or compensation recovery organisations;
- if you have an overseas visitors product, your educational institution, migration agent or broker;
- if you have a corporate private health insurance product, your employer;
- regulatory bodies and government agencies (such as the Department of Health & Ageing, the Private Health Insurance Ombudsman and Medicare Australia);

- parties involved in a prospective or actual transfer of any part of our assets or business; and
- other parties to whom we are authorised or required by law to disclose information.

These third parties may also collect your Information directly from you.

HBF may transfer your Information overseas in the circumstances set out in this document. At your request, HBF may provide a transfer certificate or claims history containing your Information to an overseas insurer nominated by you. By making such a request, you give consent for your Information to be transmitted overseas in these circumstances. HBF also sometimes use service providers who either host or store personal information overseas. This means HBF may transfer Information about you between countries to those service providers for the purposes described in this statement. Also, as part of its direct digital marketing campaigns HBF may transfer some personal information (such as your email address) overseas to social media platforms and other digital content operators (predominantly located in the USA). In the event HBF transfers your Information outside Australia, we will comply with the requirements of the Privacy Act that relate to transborder data flows.

If you are not the Principal Policyholder of your private health insurance membership, HBF may also disclose your personal information to the Principal Policyholder as part of administering the membership and paying benefits. This may include the disclosure of sensitive information about benefits claimed by you under your policy. If the Principal Policyholder has authorised his/her spouse/partner to administer the private health insurance membership, HBF may disclose the Principal Policyholder's Information to his/her spouse/partner.

If you do not provide Information requested of you to HBF, we may be unable to provide you with private health insurance cover, pay you benefits, assess or waive lifetime health cover loading or apply an entitlement to the Australian Government rebate on private health insurance as a premium reduction.

## Marketing

HBF may use your Information to contact you (including by telephone call, text message direct mail, email and online advertising in relation to other products or services we think may be of interest to you. This may include our own products and services, the products or services of any related bodies corporate or the products or services of third parties.

Personal information is shared between related bodies corporate. Related bodies corporate may use your personal information to contact you (including by telephone call, text message, direct mail, email and online advertising in relation to their products or services or the products or services of third parties. HBF and its related bodies corporate may contact you about products and services we think may be of interest to you during the period you are a private health insurance member and after you cease your private health insurance membership. For example, if you cease your private health insurance cover with us, HBF may contact you about its private health insurance offering under other brands. HBF may also use your Information (in conjunction with social media platforms and other digital content operators) to market HBF digital content to you online. Participation in general digital marketing campaigns (such as surveys, website analytics, online behavioural advertising) may depend upon the privacy settings selected within applications and devices you use to access websites and other on-line content.

You may opt-out of receiving direct marketing information (including direct digital marketing) from HBF and its related bodies corporate at any time by:

- calling us on 133 423;
- emailing us on [hello@hbf.com.au](mailto:hello@hbf.com.au)
- 'ticking the box' on the relevant form when you apply for a product or service.

## Service Related Communications

Where you provide us with an email address or use our member web portal myHBF, we send most service related communications to you by email. Service-related communications are the essential things you need to know about your cover, like annual tax statements and changes to premiums and policy details. You can manage how we communicate with you by contacting us as detailed in the previous section.

### If you are the Principal Policyholder

As the Principal Policyholder, you must ensure that your spouse/partner and dependant children (if any) are aware of, and consent to, how their Information is handled under this Privacy Statement and the HBF Privacy Policy (current as at 1 July 2015) which can be accessed at [www.hbf.com.au](http://www.hbf.com.au) (Privacy Policy). You and your spouse/ partner and dependant children (if any) should not provide us with any Information unless you and they consent to it being handled in accordance with this Privacy Statement and the Privacy Policy.

By:

- taking out or maintaining your private health insurance policy; or
- providing your Information to HBF, or you or your spouse/partner and/or dependant children (if any) providing their Information to HBF, for whatever purpose, you consent to, and warrant that your spouse/partner and/or dependant children have consented to, HBF collecting, using and disclosing your and their Information, however collected by us, in accordance with this Privacy Statement and the Privacy Policy.

### Access to your information and contacting us

HBF will allow you to access and correct personal information we hold about you as required by law. If you have any queries about how HBF handles your personal information, or would like to request access to that information, please contact us:

- By mail - HBF Privacy Officer, GPO Box C101, Perth WA 6839; or
- By telephone - 1300 883 530.

If you have any concerns or complaints about the manner in which your personal information has been collected or handled by HBF, please contact the Privacy Officer using the details above.

The Privacy Policy contains further information about how HBF generally handles your personal information including:

- how you can access and correct personal information we hold about you; and
- how you can submit a privacy complaint to HBF and how HBF will deal with your complaint.

### How your rights are protected

Our obligation to you under the Private Health Insurance Code of Conduct

We will endeavour to:

- work towards improving the standards of the practice and service within HBF,
- provide information to our members in plain language
- promote better informed decisions about our private health insurance products and services:
  - by ensuring that our policy documentation is full and complete;
  - by providing an effective and clear verbal or written explanation of the contents of the policy documentation;
  - by ensuring that our employees providing information on health insurance are appropriately trained
- provide information to members on their rights and obligations under their relationship with HBF, including information on the Code; and
- provide members with easy access to our internal dispute resolution procedures, which will be undertaken in a fair and reasonable manner and advise them of their rights to take an issue to an external body such as the Private Health Insurance Ombudsman.

### How the Code helps our members

Apart from promoting improved standards in clarity and usefulness of information given to members, the Code is designed to help solve problems between members and us. We have a complaints handling process for members who may have a dispute with HBF.

Examples of disputes include

- contents of advertising by HBF,
- representations made to the member when they purchase a product,
- features of their product, and
- benefits paid under their product.

### How HBF handles complaints

Here's what you should do if you have a complaint about HBF:

1. The best thing to do is talk to us first, so we can see what we can do to rectify the issue
2. If you're not satisfied with the outcome you can ask to have it reviewed by the Internal Dispute Resolution process. Address your complaints to: HBF Dispute Resolution Manager, GPO Box C101, Perth, WA, 6839 or by emailing [memberexperience@hbf.com.au](mailto:memberexperience@hbf.com.au)
3. If a resolution is still not reached to your satisfaction you can:
  - Contact Private Health Insurance Ombudsman,
    - Visit: [www.ombudsman.gov.au](http://www.ombudsman.gov.au)
    - Mail: GPO Box 442, CANBERRA ACT 2601
    - Phone: 1300 362 072
    - Email: [phi@ombudsman.gov.au](mailto:phi@ombudsman.gov.au)
  - Forward the problem to a health care complaints commission or fair trading body in your state of residence, or
  - Report HBF's behaviour to the Australian Competition and Consumer Commission.

For information about private health insurance or to make a general enquiry, please visit [www.privatehealth.gov.au](http://www.privatehealth.gov.au).

### HBF Fund Rules

To obtain the HBF Fund rules visit [hbf.com.au/fundrules](http://hbf.com.au/fundrules) or contact us.



### How can I get a copy of the Code?

A full copy of the Code is available at [privatehealthcareaustralia.org.au/codeofconduct](http://privatehealthcareaustralia.org.au/codeofconduct) or by calling us.

# We're here to help you understand and make the most of your cover.

## Visit a branch (WA only)

For branch opening hours, please visit [hbf.com.au/find-a-branch](https://hbf.com.au/find-a-branch)

## Go to [hbf.com.au](https://hbf.com.au)

## Call us on 133 423

For call centre opening hours, please visit [hbf.com.au/contact-us](https://hbf.com.au/contact-us)

## Postal address

GPO Box C101 Perth 6839

## Stay in touch

Find us at HBF Health

