

# MONADELPHOUS

## employees enjoy discounted health cover

Join Australia's second largest member-based health fund, with over one million members.

### Why Choose HBF?

- 1. Discounted on health insurance**  
Get up to 8 % discount on eligible hospital and extras cover.<sup>+</sup>
- 2. We'll waive waiting periods**  
Two-month waiting periods waived for hospital and extras cover.<sup>~</sup>
- 3. Switching is easy**  
Switch from your current health fund in two simple steps and we'll honour waiting periods already served.<sup>^</sup>
- 4. Choose your own level of cover**  
Mix and match HBF hospital and extras products to suit your needs and budget.

**Join today**

Quote 80452,  
employee ID and work  
email address

Call: 133 423

**New to HBF? Scan the QR Code**



Available for new & existing HBF members. T&Cs apply. +Corporate discount cannot be used in conjunction with any other offer or discount. Some HBF products are excluded from all discounts, including corporate discounts. ~All other waiting periods over 2 months still apply, including waiting periods for any pre-existing conditions for hospital treatment. ^If you switch to HBF within 2 months of leaving another Australian Health Fund, you won't have to re-serve any waiting periods already served. For waiting periods that have been partly served, you'll only have to serve the remainder of the waiting period before being eligible to claim benefits.