

# Choose your own level of cover with HBF.

## MONADELPHOUS have a longstanding partnership with HBF, Australia's most trusted private health insurer.\*

As one of the largest not-for-profit health funds in Australia, HBF offers affordable cover options to suit different needs. MONADELPHOUS employees are eligible for discounts on most HBF hospital and extras cover.

### More reasons to choose HBF Health Insurance



#### Discount on health insurance

You'll receive up to **8%** discount on your eligible hospital and extras cover. <sup>+</sup>



#### We'll waive waiting periods

Two-month waiting periods waived for hospital and extras cover. <sup>~</sup>



#### Switching is easy

Switch from your current health fund in 2 simple steps and we'll honour waiting periods already served. <sup>^</sup>



#### Flexible cover

Mix and match HBF hospital and extras products to create cover that best suits your needs and budget.

### Join today

**Quote the reference number 80452, employee ID and work email**

**Call: 133 423**

**Email: [memberservices@hbf.com.au](mailto:memberservices@hbf.com.au)**

**Visit: your local HBF branch**



\*As determined by the Roy Morgan Net Trust Survey 2022 & 2023. <sup>+</sup>Corporate discount cannot be used in conjunction with any other offer or discount. Some HBF products are excluded from all discounts, including corporate discounts. Eligibility and terms and conditions apply. <sup>~</sup>All other waiting periods over 2 months still apply, including waiting periods for any pre-existing conditions for hospital treatment. <sup>^</sup>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.