

# Choose your own level of cover with HBF.

## CFMEU WA 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. CFMEU WA employees are eligible for discounts on their HBF hospital and extras cover.

### More reasons to choose HBF Health Insurance



#### Discount on health insurance

You'll receive **8%** discount on your hospital and extras cover.+



#### We'll waive waiting periods

Two-month waiting periods waived for hospital and extras cover.~



#### Switching is easy

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



#### 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 **42019072**,  
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. +Corporate discount cannot be used in conjunction with any other offer or discount. Eligibility and terms and conditions apply. ~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.