

## Private Health Information Statement - General treatment policy

### General Extras

**Bupa HI Pty Ltd**  
<http://www.bupa.com.au>  
 134 135

**Monthly Premium**  
**\$158.40 #**  
 (before any rebate or insurer discount)

Covers one adult & dependants,  
 including non-student dependants  
 (2 or more people, only one of  
 whom is an adult)  
 Available in Victoria  
 Closed to new members

# You may be entitled to an Australian Government rebate on the above premium. Your premium may also include an insurer discount. Check with your insurer for details.

This policy covers children, students up to and including the age of 31 and non-students up to and including the age of 31, as well as persons with a disability who qualify as a child, student or non-student in these age ranges.

### General Treatment Cover

We have agreements with a network of dental practitioners, chiros, physios & podiatrists across Australia called Members First providers. By using them, in most cases you'll receive up to 60% back, up to your yearly limits. See <http://www.bupa.com.au/find-a-provider>.

This policy  includes General treatment (Extras) cover for

*Note, for items marked with an asterisk \*: Step down benefits apply after first 10 total services across Chiropractic and Osteopathy. Podiatry does not include Orthotics. Where applicable, benefits may be payable under Health Aids & Appliances. Dentures payable once every 3 years. Periodic oral examination (012), Scale & Clean (114), Fluoride treatment (121) payable once every 6 months. Pharmacy benefit paid after current PBS patient contribution deducted.*

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental*	2	No annual limit (no limit on preventative dental)	Periodic oral examination - \$21.00 Scale & clean - \$47.00 Fluoride treatment - \$16.50 Surgical tooth extraction - \$65.00
Major dental*	12	\$500 per person (combined limit for major dental & endodontic)	Full crown veneered - \$450.00
Endodontic	12		Filling of one root canal - \$71.50
Orthodontic	12	\$900 per person \$1,800 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge
Optical	2	\$180 per person	Single vision lenses & frames - \$161.50 Multi-focal lenses & frames - \$180.00
Non PBS pharmaceuticals*	2	\$350 per person	Per eligible prescription - \$40.00
Physiotherapy	2	\$450 per person	Initial visit - \$28.00 Subsequent visit - \$19.00
Chiropractic*	2	\$350 per person up to \$700 per policy (combined limit for chiropractic & osteopathy)	Initial visit - \$25.00 Subsequent visit - \$17.00
Podiatry*	2	\$300 per person	Initial visit - \$26.00 Subsequent visit - \$20.00
Psychology	2	\$300 per person	Initial visit - \$51.50 Subsequent visit - \$43.00
Acupuncture	2	\$400 per person (combined limit for acupuncture, remedial massage, chinese medicine & exercise physiology - <b>Sub-limits apply</b> )	Initial visit - \$17.00 Subsequent visit - \$17.00
Remedial massage	2		Initial visit - \$13.00 Subsequent visit - \$14.50

Hearing aids*	12	\$500 per person (combined limit for hearing aids, blood glucose monitors, orthotics (podiatric orthoses) & other services - <b>Sub-limits apply</b> )	Hearing aid - 60% of charge
Blood glucose monitors*	12		Per monitor - 60% of charge
Chinese medicine	2	Combined limit - see Acupuncture	Initial visit - \$17.00 Subsequent visit - \$17.00
Dietetics/dietary advice	2	\$300 per person	Initial visit - \$24.00 Subsequent visit - \$14.00
Exercise physiology	2	Combined limit - see Acupuncture	Initial visit - \$17.00 Subsequent visit - \$17.00
Eye therapy (orthoptics)	2	\$300 per person	Initial visit - \$25.00 Subsequent visit - \$17.00
Occupational therapy	2	\$300 per person	Initial visit - \$47.50 Subsequent visit - \$32.50
Orthotics (podiatric orthoses)	12	Combined limit - see Hearing aids	Orthotics supply & fit - 60% of charge
Osteopathy*	2	Combined limit - see Chiropractic	Initial visit - \$31.00 Subsequent visit - \$21.00
Speech therapy	2	\$300 per person	Initial visit - \$48.00 Subsequent visit - \$32.00

Online Doctors Appointments, 100% of charge up to the yearly service limit of 3 per person, benefits payable for Blua Online Doctor Appointments only, benefits are not payable for services included in the Medicare Benefit Schedule (MBS), refer to [blua.bupa.com.au](http://blua.bupa.com.au) for more details. Travel 100% up to \$100. Accommodation (per night) \$40 up to \$150. Where applicable, benefits will be paid under your Hospital cover (cannot claim benefits on both hospital and extras for the same trip). Eligibility criteria apply. Mental health includes Psychology, Digital Mental Health, Social Work (psychological therapies), and Counselling (including Indigenous Counselling). Sub-limits apply for Digital Mental Health. Blood glucose monitors, hearing aids, orthotics, and other health aids, are payable under the Health Appliances category up to \$500 per year. Sub-limits and restrictions apply. Blood glucose monitors are payable once per year (sub-limit \$400). Hearing aids are payable once every 3 years. To find out about other health appliances included and relevant sub-limits and restrictions, please contact us.

This policy **X** does not include General treatment (Extras) cover for

**X** Other treatments - check with your insurer

#### Other features of this general treatment cover

The longer you're with Bupa, the more you get back. For selected services, your yearly limit increases each calendar year, up to a set amount.

#### Ambulance cover

Pensioner Concession Card and Healthcare Card holders are entitled to free clinically necessary ambulance transport. If you are not eligible for a concession and want to be covered, you can purchase insurance from a private health insurer or take out a subscription with the state ambulance service (<https://www.ambulance.vic.gov.au/membership>).

For further information about this policy see

<http://www.bupa.com.au/health-insurance/cover/ambulance>

#### Disclaimer

The information contained in this Private Health Information Statement was provided by the insurer and is intended as general information. It may not take into account your particular circumstances. For information please contact the insurer.