

Private Health Information Statement - General treatment policy

Freedom 50

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

Monthly Premium
\$54.20 #
(before any rebate or insurer discount)

Covers two adults & dependants,
including non-student dependants
(3 or more people, only 2 of whom
are adults)
Available in Victoria

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 across Australia called Members First providers. By using them, in most cases you'll have lower out-of-pocket costs. See <http://www.bupa.com.au/find-a-provider>.

This policy **✓ includes** General treatment (Extras) cover for

Note, for items marked with an asterisk *: Enjoy flexible limits, providing choice on how to spend your limits for the extras which are grouped together. Flexible limits increase by \$100 per year up to a maximum limit of \$700. Periodic oral examination (012), Scale & Clean (114), Fluoride treatment (121) payable once every 6 months.

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental*	2	\$500 per person up to \$1,000 per policy (combined limit for general dental, physiotherapy, chiropractic & osteopathy)	Periodic oral examination - 50% of charge Scale & clean - 50% of charge Fluoride treatment - 50% of charge Surgical tooth extraction - 50% of charge
Physiotherapy*	2		Initial visit - 50% of charge Subsequent visit - 50% of charge
Chiropractic*	2		Initial visit - 50% of charge Subsequent visit - 50% of charge
Osteopathy*	2		Initial visit - 50% of charge Subsequent visit - 50% of charge

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

✗ Acupuncture	✗ Major dental	✗ Podiatry
✗ Blood glucose monitors	✗ Non PBS pharmaceuticals	✗ Psychology
✗ Endodontic	✗ Optical	✗ Remedial massage
✗ Hearing aids	✗ Orthodontic	✗ Other treatments - check with your insurer

Other features of this general treatment cover

We value your loyalty, so for selected extras we will increase the limit each year. Flexible limits for single memberships start at \$500 and increase by \$100 each year, up to a maximum of \$700. Flexible limits for couple, family and single parent memberships start at \$1000 and increase by \$200 each year, up to a maximum of \$1400.

Ambulance cover

In Victoria this policy provides:

Emergency: Unlimited with a waiting period of 1 day.

Call-out fees: will be paid for each attendance, including emergency treatment without transport to hospital.

Other features of this ambulance cover

You are covered for the uncapped costs associated with emergency ambulance transport services (via air or road) including on-the-spot emergency attendances where the service is provided by a Bupa recognised ambulance service. The following ambulance services are recognised by Bupa: ACT Ambulance Service, Ambulance Service of NSW, Ambulance Victoria, Queensland Ambulance Service, South Australia Ambulance Service, St John Ambulance NT, St John Ambulance WA, and Ambulance Tasmania. If you are eligible to claim from another source, a benefit won't be paid by Bupa.

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.