

Private Health Information Statement - General treatment policy

Lifestyle Extras

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

Monthly Premium
\$145.05 #
 (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 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 *: Home nursing covers selected services. Pharmacy benefit paid after deduction of the PBS co-payment. Dentures payable once every 3 years. 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	\$700 per person (no limit on preventative dental) (combined limit for general dental & other services)	Periodic oral examination - \$26.50 Scale & clean - \$61.00 Fluoride treatment - \$20.50
Major dental*	12	\$650 per person (combined limit for major dental, endodontic & other services)	Surgical tooth extraction - \$84.00 Full crown veneered - \$540.00
Endodontic	12		Filling of one root canal - \$145.00
Optical	2	\$220 per person (combined limit for optical & other services)	Single vision lenses & frames - \$177.50 Multi-focal lenses & frames - \$220.00
Non PBS pharmaceuticals*	2	\$300 per person	Per eligible prescription - \$40.00
Physiotherapy	2	\$700 per person (combined limit for physiotherapy, chiropractic & osteopathy)	Initial visit - \$34.00 Subsequent visit - \$22.50
Chiropractic	2		Initial visit - \$32.00 Subsequent visit - \$22.00
Podiatry	2	\$200 per person (combined limit for podiatry, orthotics (podiatric orthoses) & other services)	Initial visit - \$29.90 Subsequent visit - \$22.10
Remedial massage	2	\$200 per person up to \$400 per policy	Initial visit - \$34.50 Subsequent visit - \$26.50
Home nursing*	2	\$100 per person	Initial visit - \$35.00
Orthotics (podiatric orthoses)	12	Combined limit - see Podiatry	Orthotics supply & fit - 60% of charge
Osteopathy	2	Combined limit - see Physiotherapy	Initial visit - \$39.50 Subsequent visit - \$27.00

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 for more details. Travel 100% up to \$100 per person, accommodation (per night) \$40 up to \$150 per person. 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. Digital Mental Health 100% back of the fee agreed between Bupa and the provider up to yearly limits at Bupa recognised providers.

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

X Acupuncture	X Hearing aids	X Psychology
X Blood glucose monitors	X Orthodontic	X Other treatments - check with your insurer

Other features of this general treatment cover

You'll get access to higher set benefits at our Optical Partners including a 'no-gap' fixed-priced package experience on glasses, yearly limits and waiting periods apply.

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.