

## Private Health Information Statement - General treatment policy

### Corporate Benefit 60 Flex

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

**Monthly Premium**  
**\$154.50<sup>#</sup>**  
 (before any rebate or insurer discount)

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

<sup>#</sup> 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 and other dependants up to and including the age of 20, students up to and including the age of 31, as well as persons with a disability who qualify as a child or other dependant or student in these age ranges.

Employees/Members of organisations with arrangements with this health insurer

### 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. Sub-limits apply to Remedial Massage, Foot Orthotics and Digital Mental Health. Optical has a separate limit. Periodic oral examination 012, Scale & Clean 114, Fluoride treatment 121 payable once every 6 months. Dentures payable once every 3 years.*

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental*	2	\$1,000 per person (combined limit for general dental, major dental, physiotherapy, chiropractic, podiatry, psychology, acupuncture, remedial massage, exercise physiology, eye therapy (orthoptics), orthotics (podiatric orthoses), osteopathy & speech therapy - <b>Sub-limits apply</b> )	Periodic oral examination - 60% of charge Scale & clean - 60% of charge Fluoride treatment - 60% of charge Surgical tooth extraction - 60% of charge
Major dental*	12		Full crown veneered - 60% of charge
Optical	2	\$200 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Physiotherapy*	2	Combined limit - see General dental	Initial visit - 60% of charge Subsequent visit - 60% of charge
Chiropractic*	2	Combined limit - see General dental	Initial visit - 60% of charge Subsequent visit - 60% of charge
Podiatry*	2	Combined limit - see General dental	Initial visit - 60% of charge Subsequent visit - 60% of charge
Psychology*	2	Combined limit - see General dental	Initial visit - 60% of charge Subsequent visit - 60% of charge
Acupuncture*	2	Combined limit - see General dental	Initial visit - 60% of charge Subsequent visit - 60% of charge
Remedial massage*	2	Combined limit - see General dental	Initial visit - 60% of charge Subsequent visit - 60% of charge
Exercise physiology*	2	Combined limit - see General dental	Initial visit - 60% of charge Subsequent visit - 60% of charge
Eye therapy (orthoptics)*	2	Combined limit - see General dental	Initial visit - 60% of charge Subsequent visit - 60% of charge
Orthotics (podiatric orthoses)*	12	Combined limit - see General dental	Orthotics supply & fit - 60% of charge

Osteopathy*	2	Combined limit - see General dental	Initial visit - 60% of charge Subsequent visit - 60% of charge
Speech therapy*	2	Combined limit - see General dental	Initial visit - 60% of charge
Online Doctor Appointments, 100% of charge up to the yearly service limit of 6 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 <a href="http://blua.bupa.com.au">blua.bupa.com.au</a> for more details. Mental health includes Psychology, Digital Mental Health, Social Work (psychological therapies), and Counselling (including Indigenous Counselling). Sub-limits apply for Digital Mental Health.			

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

<b>X</b> Blood glucose monitors	<b>X</b> Hearing aids	<b>X</b> Orthodontic
<b>X</b> Endodontic	<b>X</b> Non PBS pharmaceuticals	<b>X</b> Other treatments - check with your insurer

## 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.