

## Private Health Information Statement - General treatment policy

### Corporate Benefit 80

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

**Monthly Premium**  
**\$164.75 #**  
 (before any rebate or insurer discount)

Covers only one person  
 Available in NSW & ACT

# 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.

Employees/Members of organisations with arrangements with this health insurer

### 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 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 \*: Home nursing covers selected services. Dentures payable once every 3 years. Periodic oral examination O12, 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                       | \$1,000 per policy  | Periodic oral examination - 80% of charge<br>Scale & clean - 80% of charge<br>Fluoride treatment - 80% of charge<br>Surgical tooth extraction - 80% of charge |
| Major dental*            | 12                      | \$1,200 per policy<br>(combined limit for major dental, endodontic & orthodontic)   | Full crown veneered - 80% of charge   |
| Endodontic               | 12                      |   | Filling of one root canal - 80% of charge   |
| Orthodontic              | 12                      |   | Braces for upper & lower teeth, including removal plus fitting of retainer - 80% of charge  |
| Optical                  | 2                       | \$300 per policy  | Single vision lenses & frames - 100% of charge<br>Multi-focal lenses & frames - 100% of charge  |
| Non PBS pharmaceuticals* | 2                       | \$500 per policy<br>(combined limit for non pbs pharmaceuticals, podiatry, psychology, dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses) & speech therapy) | Per eligible prescription - 80% of charge   |
| Physiotherapy            | 2                       | \$600 per policy<br>(combined limit for physiotherapy & ante-natal/post-natal classes)  | Initial visit - 80% of charge<br>Subsequent visit - 80% of charge   |
| Chiropractic             | 2                       | \$600 per policy<br>(combined limit for chiropractic & osteopathy)  | Initial visit - 80% of charge<br>Subsequent visit - 80% of charge   |
| Podiatry                 | 2                       | Combined limit - see Non PBS pharmaceuticals  | Initial visit - 80% of charge<br>Subsequent visit - 80% of charge   |
| Psychology               | 2                       | Combined limit - see Non PBS pharmaceuticals  | Initial visit - 80% of charge<br>Subsequent visit - 80% of charge   |
| Acupuncture              | 2                       | \$300 per policy<br>(combined limit for acupuncture, remedial massage & exercise physiology)  | Initial visit - 80% of charge<br>Subsequent visit - 80% of charge   |
| Remedial massage         | 2                       |   | Initial visit - 80% of charge<br>Subsequent visit - 80% of charge   |
| Hearing aids             | 12                      | \$500 per policy<br>(combined limit for hearing aids, blood glucose)  | Hearing aid - 100% of charge  |

|                                       |    |  |   |
|---------------------------------------|----|--|---|
| Blood glucose monitors                | 12 | monitors & other services)                   | Per monitor - 100% of charge                                      |
| Ante-natal/Post-natal classes         | 2  | Combined limit - see Physiotherapy           | Initial visit - 80% of charge<br>Subsequent visit - 80% of charge |
| Dietetics/dietary advice              | 2  | Combined limit - see Non PBS pharmaceuticals | Initial visit - 80% of charge<br>Subsequent visit - 80% of charge |
| Exercise physiology                   | 2  | Combined limit - see Acupuncture             | Initial visit - \$80.00<br>Subsequent visit - 80% of charge       |
| Eye therapy (orthoptics)              | 2  | Combined limit - see Non PBS pharmaceuticals | Initial visit - 80% of charge<br>Subsequent visit - 80% of charge |
| Health management / Healthy lifestyle | 6  | \$150 per policy                             | Health management - 100% of charge                                |
| Home nursing*                         | 2  | \$350 per policy                             | Initial visit - 80% of charge<br>Subsequent visit - 80% of charge |
| Occupational therapy                  | 2  | Combined limit - see Non PBS pharmaceuticals | Initial visit - 80% of charge<br>Subsequent visit - 80% of charge |
| Orthotics (podiatric orthoses)        | 12 | Combined limit - see Non PBS pharmaceuticals | Orthotics supply & fit - 80% of charge                            |
| Osteopathy                            | 2  | Combined limit - see Chiropractic            | Initial visit - 80% of charge<br>Subsequent visit - 80% of charge |
| Speech therapy                        | 2  | Combined limit - see Non PBS pharmaceuticals | Initial visit - 80% of charge<br>Subsequent visit - 80% 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 [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. Ante/Post-natal consultations and courses including lactation consultations, with a Bupa recognised provider in private practice. Mental health includes Psychology, Digital Mental Health, Social Work (psychological therapies), and Counselling (including Indigenous Counselling). Sub-limits apply for Digital Mental Health. Health Management includes claims for Gym Memberships, Personal Training and Mole Mapping (including Skin Checks) only. Eligibility criteria applies, contact us for more information. Blood glucose monitors, hearing aids, and other health aids, are payable under the Health Appliances category, which share a yearly limit with other services specified in list. Sub-limits and restrictions apply. Blood glucose monitors are payable once per year. 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

## Ambulance cover

Health Care Concession Card, Pensioner Concession Card, and Commonwealth Seniors Health Card holders are entitled to free ambulance transport services. If you are not eligible for a concession and want to be covered, you can purchase insurance from a private health fund.

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.