

Private Health Information Statement - General treatment policy

Young Extras

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

Monthly Premium
\$91.10 #
 (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 NSW & ACT
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 across Australia called Members First providers. By using them, in most cases you'll receive up to 70% 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 *: Claims for preventative treatment (012,121,114) do not reduce yearly limit. 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	\$350 per person up to \$700 per policy	Periodic oral examination - \$24.00 Scale & clean - \$52.50 Fluoride treatment - \$15.00 Surgical tooth extraction - \$107.75
Optical	2	\$150 per person up to \$300 per policy	Single vision lenses & frames - \$150.00 Multi-focal lenses & frames - \$150.00
Non PBS pharmaceuticals*	2	\$100 per person up to \$200 per policy	Per eligible prescription - \$50.00
Physiotherapy	2	\$350 per person up to \$700 per policy (combined limit for physiotherapy, chiropractic, ante-natal/post-natal classes, osteopathy & other services)	Initial visit - \$38.50 Subsequent visit - \$30.50
Chiropractic	2		Initial visit - \$39.00 Subsequent visit - \$25.00
Acupuncture	2	\$100 per person up to \$200 per policy (combined limit for acupuncture, remedial massage, chinese medicine & exercise physiology)	Initial visit - \$28.00 Subsequent visit - \$22.00
Remedial massage	2		Initial visit - \$27.50 Subsequent visit - \$26.50
Ante-natal/Post-natal classes	2	Combined limit - see Physiotherapy	Initial visit - \$17.50 Subsequent visit - \$17.55
Chinese medicine	2	Combined limit - see Acupuncture	Initial visit - \$18.40 Subsequent visit - \$18.40
Exercise physiology	2	Combined limit - see Acupuncture	Initial visit - \$21.45 Subsequent visit - \$18.40
Health management / Healthy lifestyle	6	\$50 per person	Health management - 50% of charge
Osteopathy	2	Combined limit - see Physiotherapy	Initial visit - \$49.00 Subsequent visit - \$45.50

Ante/Post-natal consultations and courses including lactation consultations, with a Bupa recognised provider in private practice.

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

X Blood glucose monitors	X Major dental	X Psychology
X Endodontic	X Orthodontic	X Other treatments - check with your insurer
X Hearing aids	X Podiatry	

Other features of this general treatment cover

When requiring urgent hospital treatment as the result of an accident, the Accident Benefit can boost extras limits (subject to eligibility criteria).

Ambulance cover

In NSW & ACT this policy provides:

Emergency: with no waiting period, limited to 2 services per year.

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 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 capped at one trip for singles and two trips for couples memberships per calendar year. 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.