

Private Health Information Statement - General treatment policy

| Essential 50 Visitors Cover Extras | | |
|--|---|--|
| Bupa HI Pty Ltd http://www.bupa.com.au 134 135 | Monthly Premium \$56.70 # (before any rebate or insurer discount) | Covers two adults & dependants (3 or more people, only 2 of whom are adults) 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.

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.

General Treatment Cover










This policy must be purchased with a hospital policy.

We have agreements with a network of dental practitioner, 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 *: Periodic oral examination (O12), 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 | \$300 per person | Periodic oral examination - 50% of charge Scale & clean - 50% of charge Fluoride treatment - 50% of charge Surgical tooth extraction - 50% of charge |
| Optical | 2 | \$150 per person | Single vision lenses & frames - 50% of charge Multi-focal lenses & frames - 50% of charge |
| Physiotherapy | 2 | \$200 per person (combined limit for physiotherapy, chiropractic, acupuncture, remedial massage, chinese medicine, exercise physiology & osteopathy - Sub-limits apply) | Initial visit - 50% of charge Subsequent visit - 50% of charge |
| Chiropractic | 2 | | Initial visit - 50% of charge Subsequent visit - 50% of charge |
| Acupuncture | 2 | | Initial visit - 50% of charge Subsequent visit - 50% of charge |
| Remedial massage | 2 | | Initial visit - 50% of charge Subsequent visit - 50% of charge |
| Chinese medicine | 2 | | Initial visit - 50% of charge Subsequent visit - 50% of charge |
| Exercise physiology | 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

| | | |
|---|---|--|
|  Blood glucose monitors |  Major dental |  Podiatry |
|  Endodontic |  Non PBS pharmaceuticals |  Psychology |
|  Hearing aids |  Orthodontic |  Other treatments - check with your insurer |

Other features of this general treatment cover

Specially designed for overseas visitors to provide extras cover with their Essentials Plus Visitors hospital cover. Government Rebate on Private Health Insurance applies only to people who hold a Medicare Card. For more details see Important Information available at bupa.com.au

Ambulance cover

In NSW & ACT this policy provides:

Emergency: Unlimited with no waiting period.

Non-emergency: transport with no waiting period, limited to 3 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 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. You are covered for three non-emergency ambulance services per person per calendar year provided by a Bupa recognised ambulance service. The following ambulance services are recognised: 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're 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.