

# Private Health Information Statement - General treatment policy

## Extracover

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

**Monthly Premium**  
**\$151.10<sup>#</sup>**  
 (before any rebate or insurer discount)

Covers two adults & dependants (3 or more people, only 2 of whom are adults)  
 Available in NSW & ACT  
 Closed to new members

<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.

## 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 70% back, up to your 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. Podiatry does not include Orthotics. Where applicable, benefits may be payable under Health Aids & Appliances. Dentures payable once every 3 years. No Annual Limit for Endodontic and oral surgery treatments. Crowns, Bridges & Dentures: \$1000 per person. Periodontics: \$1000 lifetime limit. Indirect Restorations/Posts/Veneers: \$450 per person. 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	No annual limit (no limit on preventative dental)	Periodic oral examination - \$20.00 Scale & clean - \$32.00 Fluoride treatment - \$18.50 Surgical tooth extraction - \$42.60
Major dental*	12	\$1,000 per person (combined limit for major dental & endodontic - <b>Sub-limits apply</b> )	Full crown veneered - \$635.00
Endodontic	12		Filling of one root canal - \$130.00
Orthodontic*	12	\$875 per person \$1,650 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge
Optical	2	\$200 per person	Single vision lenses & frames - \$136.00 Multi-focal lenses & frames - \$178.00
Non PBS pharmaceuticals*	2	\$500 per person	Per eligible prescription - \$50.00
Physiotherapy	2	\$1,250 per person up to \$300 per service (combined limit for physiotherapy, chiropractic, podiatry, psychology, ante-natal/post-natal classes, dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, osteopathy, speech therapy & other services - <b>Sub-limits apply</b> )	Initial visit - \$28.00 Subsequent visit - \$22.50
Chiropractic	2		Initial visit - \$39.00 Subsequent visit - \$25.00
Podiatry*	2		Initial visit - \$22.00 Subsequent visit - \$19.00
Psychology	2		Initial visit - \$46.00 Subsequent visit - \$34.00
Hearing aids	12	\$500 per person 2 appliance(s) every 3 years	Hearing aid - \$500.00
Blood glucose monitors	12	\$1,000 per person (combined limit for blood glucose monitors, orthotics (podiatric orthoses) & other services - <b>Sub-limits apply</b> )	Per monitor - \$105.35

Ante-natal/Post-natal classes	2	Combined limit - see Physiotherapy	Initial visit - \$10.00 Subsequent visit - \$10.00
Dietetics/dietary advice	2	Combined limit - see Physiotherapy	Initial visit - \$53.00 Subsequent visit - \$28.00
Eye therapy (orthoptics)	0	Combined limit - see Physiotherapy	Initial visit - \$25.00 Subsequent visit - \$20.00
Home nursing*	2	\$500 per person	Initial visit - \$10.00 Subsequent visit - \$10.00
Occupational therapy	2	Combined limit - see Physiotherapy	Initial visit - \$68.00 Subsequent visit - \$44.00
Orthotics (podiatric orthoses)*	12	Combined limit - see Blood glucose monitors	Orthotics supply & fit - \$75.00
Osteopathy	2	Combined limit - see Physiotherapy	Initial visit - \$31.00 Subsequent visit - \$22.00
Speech therapy	2	Combined limit - see Physiotherapy	Initial visit - \$41.00 Subsequent visit - \$26.00

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](http://blua.bupa.com.au) for more details. Travel 100% up to \$100. Accommodation (per night) \$30 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 may apply. Blood glucose monitors, orthotics, and other health aids are payable under the Health Appliances category up to \$1000 per year. Sub-limits and restrictions apply. Blood glucose monitors are payable once per year. 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

<b>X</b> Acupuncture	<b>X</b> Remedial massage	<b>X</b> Other treatments - check with your insurer
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#### Other features of this general treatment cover

Includes cover for Home/Bush Nursing & School Accidents. Physio has a separate sub-limit of \$800 per person. More at [myBupa.com.au](http://myBupa.com.au) & in the Important Information Guide at [bupa.com.au](http://bupa.com.au)

### 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.