

# Private Health Information Statement - General treatment policy

## Freedom 60

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

**Monthly Premium**  
**\$142.60<sup>#</sup>**  
(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 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, 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 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. Flexible limits increase by \$100 per year up to a maximum limit of \$900. Optical and remedial massage have separate limits, these do not increase each year. 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	\$700 per person up to \$1,400 per policy (combined limit for general dental, physiotherapy, chiropractic & osteopathy)	Periodic oral examination - 60% of charge Scale & clean - 60% of charge Fluoride treatment - 60% of charge Surgical tooth extraction - 60% of charge
Optical	2	\$150 per person up to \$300 per policy	Single vision lenses & frames - 60% of charge Multi-focal lenses & frames - 60% 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
Remedial massage	2	\$100 per person up to \$200 per policy	Initial visit - 60% of charge Subsequent visit - 60% of charge
Osteopathy*	2	Combined limit - see General dental	Initial visit - 60% of charge Subsequent visit - 60% of charge

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

<b>✗</b> Acupuncture	<b>✗</b> Major dental	<b>✗</b> Psychology
<b>✗</b> Blood glucose monitors	<b>✗</b> Non PBS pharmaceuticals	<b>✗</b> Other treatments - check with your insurer
<b>✗</b> Endodontic	<b>✗</b> Orthodontic	
<b>✗</b> Hearing aids	<b>✗</b> Podiatry	

## Ambulance cover

In Victoria this policy provides:

**Emergency:** Unlimited with a waiting period of 1 day.

[PrivateHealth.gov.au](http://PrivateHealth.gov.au)

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Page 1 of 2

**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. 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.