

## Private Health Information Statement - General treatment policy

### Value Extras

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

**Monthly Premium**  
**\$102.15<sup>#</sup>**  
 (before any rebate or insurer discount)

Covers one adult & dependants, including non-student dependants (2 or more people, only one of whom is an adult)  
 Available in Victoria  
 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, 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 60% 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 \*: Dentures payable once every 3 years. Periodic oral examination 012, 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	\$600 per person (combined limit for general dental, physiotherapy, chiropractic & osteopathy)	Periodic oral examination - \$26.50 Scale & clean - \$61.00 Fluoride treatment - \$20.50 Surgical tooth extraction - \$84.00
Major dental*	12	\$600 per person (combined limit for major dental & endodontic)	Full crown veneered - \$540.00
Endodontic	12		Filling of one root canal - \$145.00
Optical	2	\$180 per person up to \$360 per policy	Single vision lenses & frames - \$177.50 Multi-focal lenses & frames - \$180.00
Physiotherapy	2	Combined limit - see General dental	Initial visit - \$34.00 Subsequent visit - \$22.50
Chiropractic	2	Combined limit - see General dental	Initial visit - \$32.00 Subsequent visit - \$22.00
Remedial massage	2	\$150 per person up to \$300 per policy	Initial visit - \$28.50 Subsequent visit - \$26.50
Osteopathy	2	Combined limit - see General dental	Initial visit - \$39.50 Subsequent visit - \$27.00

Digital Mental Health 100% back of the fee agreed between Bupa and the provider up to yearly limits at Bupa recognised providers.

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

 Acupuncture	 Non PBS pharmaceuticals	 Psychology
 Blood glucose monitors	 Orthodontic	 Other treatments - check with your insurer
 Hearing aids	 Podiatry	

### [Other features of this general treatment cover](#)

You'll get access to higher set benefits at our Optical Partners including a 'no-gap' fixed-priced package experience on glasses, yearly limits and waiting periods apply.

## Ambulance cover

In Victoria this policy provides:

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

**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.