

## Private Health Information Statement - General treatment policy

### Core Extras

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

**Monthly Premium**  
**\$151.30<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 NSW & ACT**

<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	\$650 per person	Periodic oral examination - \$31.00 Scale & clean - \$65.50 Fluoride treatment - \$19.50 Surgical tooth extraction - \$81.00
Major dental*	12	\$650 per person (combined limit for major dental & endodontic)	Full crown veneered - \$690.00
Endodontic	12		Filling of one root canal - \$140.00
Optical	2	\$200 per person up to \$400 per policy	Single vision lenses & frames - \$177.50 Multi-focal lenses & frames - \$200.00
Physiotherapy	2	\$450 per person (combined limit for physiotherapy, chiropractic & osteopathy)	Initial visit - \$40.50 Subsequent visit - \$31.50
Chiropractic	2		Initial visit - \$40.00 Subsequent visit - \$27.00
Acupuncture	2	\$200 per person up to \$400 per policy (combined limit for acupuncture, remedial massage, chinese medicine & exercise physiology)	Subsequent visit - \$26.40
Remedial massage	2		Initial visit - \$28.50 Subsequent visit - \$26.50
Chinese medicine	2		Initial visit - \$28.80 Subsequent visit - \$21.60
Exercise physiology	2		Initial visit - \$28.80 Subsequent visit - \$21.60
Osteopathy	2	Combined limit - see Physiotherapy	Initial visit - \$49.00 Subsequent visit - \$33.00

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

 Blood glucose monitors

 Orthodontic

 Other treatments - check with your insurer

✗ Hearing aids	✗ Podiatry	
✗ Non PBS pharmaceuticals	✗ Psychology	

### 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 NSW & ACT 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 costs associated with uncapped 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.