

Private Health Information Statement - General treatment policy

Bupa Employee Extras

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

Monthly Premium
\$87.65 #
 (before any rebate or insurer discount)

Covers one adult & dependants (2 or more people, only one of whom is an adult)
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.

Employees/Members of organisations with arrangements with this health insurer

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 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	Periodic oral examination - \$31.00 Scale & clean - \$65.50 Fluoride treatment - \$19.50 Surgical tooth extraction - \$81.00
Major dental*	12	\$600 per person	Full crown veneered - \$600.00
Endodontic	12	No annual limit	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	\$600 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
Remedial massage	2	\$150 per person up to \$300 per policy	Initial visit - \$28.50 Subsequent visit - \$26.50
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

✗ 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

PrivateHealth.gov.au

PolicyID: BUP/176/NSTR1D

Date statement issued: 01 April 2026

Page 1 of 2

You'll get access to higher set benefits at our Optical Partners, 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 not be paid.

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.