Private Health Information Statement - General treatment policy

Corporate Choice 70

Bupa HI Pty Ltd http://www.bupa.com.au 134 135	*Monthly Premium* *$164.20* # (before any rebate or insurer discount)	Covers one adult & dependants (2 or more people, only one of whom is an adult) Available in Northern Territory

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 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 *: Periodic oral examination 012, Scale & Clean 114, Fluoride treatment 121 payable once every 6 months. Dentures payable once every 3 years. 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	$1,000 per person (no limit on preventative dental) (combined limit for general dental, major dental, endodontic, orthodontic, non pbs pharmaceuticals, physiotherapy, chiropractic, podiatry, psychology, acupuncture, remedial massage, hearing aids, blood glucose monitors, ante-natal/post-natal classes, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), health management / healthy lifestyle, occupational therapy, orthotics (podiatric orthoses), osteopathy, speech therapy & other services - **Sub-limits apply**) $2,000 lifetime limit for Orthodontic	Periodic oral examination - 70% of charge Scale & clean - 70% of charge Fluoride treatment - 70% of charge Surgical tooth extraction - 70% of charge
Major dental*	12		Full crown veneered - 70% of charge
Endodontic	12		Filling of one root canal - 70% of charge
Orthodontic	12		Braces for upper & lower teeth, including removal plus fitting of retainer - 70% of charge
Optical	2	$250 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals*	2	Combined limit - see General dental	Per eligible prescription - 70% of charge
Physiotherapy	2	Combined limit - see General dental	Initial visit - 70% of charge Subsequent visit - 70% of charge
Chiropractic	2	Combined limit - see General dental	Initial visit - 70% of charge Subsequent visit - 70% of charge
Podiatry	2	Combined limit - see General dental	Initial visit - 70% of charge Subsequent visit - 70% of charge
Psychology	2	Combined limit - see General dental	Initial visit - 70% of charge Subsequent visit - 70% of charge
Acupuncture	2	Combined limit - see General dental	Initial visit - 70% of charge Subsequent visit - 70% of charge
Remedial massage	2	Combined limit - see General dental	Initial visit - 70% of charge Subsequent visit - 70% of charge
Hearing aids*	12	Combined limit - see General dental	Hearing aid - 70% of charge

Blood glucose monitors*	12	Combined limit - see General dental	Per monitor - 70% of charge
Ante-natal/Post-natal classes	2	Combined limit - see General dental	Initial visit - 70% of charge Subsequent visit - 70% of charge
Chinese medicine	2	Combined limit - see General dental	Initial visit - 70% of charge Subsequent visit - 70% of charge
Dietetics/dietary advice	2	Combined limit - see General dental	Initial visit - 70% of charge Subsequent visit - 70% of charge
Exercise physiology	2	Combined limit - see General dental	Initial visit - 70% of charge Subsequent visit - 70% of charge
Eye therapy (orthoptics)	2	Combined limit - see General dental	Initial visit - 70% of charge Subsequent visit - 70% of charge
Health management / Healthy lifestyle	6	Combined limit - see General dental	Health management - 70% of charge
Occupational therapy	2	Combined limit - see General dental	Initial visit - 70% of charge Subsequent visit - 70% of charge
Orthotics (podiatric orthoses)	12	Combined limit - see General dental	Orthotics supply & fit - 70% of charge
Osteopathy	2	Combined limit - see General dental	Initial visit - 70% of charge Subsequent visit - 70% of charge
Speech therapy	2	Combined limit - see General dental	Initial visit - 70% of charge Subsequent visit - 70% of charge

Online Doctor Appointments, 100% of charge up to the yearly service limit of 6 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 for more details. 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). Health Management includes claims for Weight Management Programs, Nicotine Replacement Therapy, Health Subscriptions, Gym Memberships, Personal Training and Mole Mapping (including Skin Checks) only. Eligibility criteria applies, contact us for more information. Blood glucose monitors, hearing aids, and other health aids, are payable under the Health Appliances category, which share a yearly limit with other services specified in list. Sub-limits and restrictions apply. Blood glucose monitors are payable once per year. Hearing aids are payable once every 3 years. To find out about other health appliances included and relevant sub-limits and restrictions, please contact us. Dietary covers consultations only, with a recognised Bupa provider.

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

X Other treatments - check with your insurer

Other features of this general treatment cover

Enjoy flexible limits, providing choice on how to spend your limits for the extras which are grouped together. Optical has a separate limit.

Ambulance cover

In Northern Territory 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, 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

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.