Private Health Information Statement - General treatment policy

Freedom 60

Bupa HI Pty Ltd http://www.bupa.com.au 134 135	*Monthly Premium* *$95.80* # (before any rebate or insurer discount)	Covers 2 adults (and no-one else) 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.

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

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

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.