

Private Health Information Statement - Combined policy

Silver Plus Prime \$500 Excess		
Bupa HI Pty Ltd http://www.bupa.com.au 134 135	Monthly Premium \$421.80 [#] (before any rebate, loading or discount)	Covers only one person Available in NSW & ACT

You may be entitled to an Australian Government rebate on the above premium. Your premium may also include a Lifetime Health Cover loading, an age-based discount or an insurer discount. Check with your insurer for details.

Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

This policy provides benefits for travel or accommodation (outside of hospital) - check with your insurer for details.

This policy does not provide accident cover.

✓ **Covered**

For information on what is covered under each category, see <https://privatehealth.gov.au/categories>

⚠ **Restricted**

Restricted categories partially cover your hospital costs as a private patient in a public hospital. You may incur significant expenses in a private room or private hospital.

✗ **Not Covered**

These categories are not covered by this policy.

This policy ✓ includes cover for

✓ Back, neck and spine	✓ Eye (not cataracts)	✓ Male reproductive system
✓ Blood	✓ Gastrointestinal endoscopy	✓ Miscarriage and termination of pregnancy
✓ Bone, joint and muscle	✓ Gynaecology	✓ Pain management
✓ Brain and nervous system	✓ Heart and vascular system	✓ Pain management with device
✓ Breast surgery (medically necessary)	✓ Hernia and appendix	✓ Palliative care
✓ Cataracts	✓ Hospital psychiatric services	✓ Plastic and reconstructive surgery (medically necessary)
✓ Chemotherapy, radiotherapy and immunotherapy for cancer	✓ Implantation of hearing devices	✓ Podiatric surgery (provided by a registered podiatric surgeon – limited benefits)
✓ Dental surgery	✓ Insulin pumps	✓ Rehabilitation
✓ Diabetes management (excluding insulin pumps)	✓ Joint reconstructions	✓ Skin
✓ Dialysis for chronic kidney failure	✓ Joint replacements	✓ Sleep studies
✓ Digestive system	✓ Kidney and bladder	✓ Tonsils, adenoids and grommets
✓ Ear, nose and throat	✓ Lung and chest	

This policy ✗ does not include cover for

✗ Assisted reproductive services	✗ Pregnancy and birth	✗ Weight loss surgery
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The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on privatehealth.gov.au for which hospitals have arrangements with your insurer – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

The following payments may also apply for hospital admissions

Excess: You will have to pay an excess of \$500 per admission. This is limited to a maximum of \$500 per person and \$500 per policy per year.

Co-payments: No co-payments

The following waiting periods for hospital admissions apply to new or upgrading members

Waiting periods:

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 2 months for all other treatments

Hospital Accommodation

For accommodation we pay up to \$50 per night to a limit of \$150 per person per trip. Benefits are payable per return trip. Eligibility criteria apply. Contact Bupa for more information.

Gap Cover

This provider offers '[known gap](#)' or '[no gap](#)' cover for medical bills for this product.

The [Medical Costs Finder](#) lets you find out more about the cost of specialist medical services.

Other features of this hospital cover

Hospital and Extras for people who no longer need cover for Pregnancy and birth or Assisted reproductive services. For more details on the product contact Bupa.

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 70% back, up to your 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 *: Home nursing covers selected services. Step down benefits apply after first 10 total services across Chiropractic and Osteopathy. Podiatry does not include Orthotics. Where applicable, benefits may be payable under Health Aids & Appliances. Dentures payable once every 3 years. Periodic oral examination (012), Scale & Clean (114), Fluoride treatment (121) payable once every 6 months. 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	No annual limit (no limit on preventative dental)	Periodic oral examination - \$27.50 Scale & clean - \$55.05 Fluoride treatment - \$21.00 Surgical tooth extraction - \$80.00
Major dental*	12	\$1,000 per policy (combined limit for major dental & endodontic)	Full crown veneered - \$820.00
Endodontic	12		Filling of one root canal - \$145.00
Optical	2	\$180 per policy	Single vision lenses & frames - \$178.50 Multi-focal lenses & frames - \$180.00
Non PBS pharmaceuticals*	2	\$350 per policy	Per eligible prescription - \$40.00
Physiotherapy	2	\$500 per policy (combined limit for physiotherapy & occupational therapy)	Initial visit - \$42.20 Subsequent visit - \$35.20
Chiropractic*	2	\$350 per policy (combined limit for chiropractic & osteopathy)	Initial visit - \$33.90 Subsequent visit - \$23.30

Podiatry*	2	\$400 per policy	Initial visit - \$33.00 Subsequent visit - \$27.00
Psychology	2	\$200 per policy	Initial visit - \$82.50 Subsequent visit - \$73.50
Acupuncture	2	\$300 per policy (combined limit for acupuncture, remedial massage, chinese medicine, dietetics/dietary advice & exercise physiology - Sub-limits apply)	Initial visit - \$30.00 Subsequent visit - \$22.00
Remedial massage	2		Initial visit - \$36.50 Subsequent visit - \$27.50
Hearing aids*	12	\$800 per policy (combined limit for hearing aids, blood glucose monitors, orthotics (podiatric orthoses) & other services - Sub-limits apply)	Hearing aid - 70% of charge
Blood glucose monitors*	12		Per monitor - 70% of charge
Chinese medicine	2	Combined limit - see Acupuncture	Initial visit - \$24.00 Subsequent visit - \$18.00
Dietetics/dietary advice	2	Combined limit - see Acupuncture	Initial visit - \$46.00 Subsequent visit - \$23.00
Exercise physiology	2	Combined limit - see Acupuncture	Initial visit - \$24.00 Subsequent visit - \$18.00
Health management / Healthy lifestyle	6	\$100 per policy	Health management - 50% of charge
Home nursing*	2	\$200 per policy	Initial visit - \$35.00 Subsequent visit - \$35.00
Occupational therapy	2	Combined limit - see Physiotherapy	Initial visit - \$61.00 Subsequent visit - \$47.50
Orthotics (podiatric orthoses)	12	Combined limit - see Hearing aids	Orthotics supply & fit - 70% of charge
Osteopathy*	2	Combined limit - see Chiropractic	Initial visit - \$41.50 Subsequent visit - \$28.50

Online Doctors Appointments, 100% of charge up to the yearly service limit of 3 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. Mental health includes Psychology, Digital Mental Health, Social Work (psychological therapies), and Counselling (including Indigenous Counselling). Sub-limits apply for Digital Mental Health. Blood glucose monitors, hearing aids, orthotics, and other health aids, are payable under the Health Appliances category up to \$800 per year. Sub-limits and restrictions apply. Blood glucose monitors are payable once per year (sub-limit \$400). Hearing aids are payable once every 3 years (sub-limit \$500). To find out about other health appliances included and relevant sub-limits and restrictions, please contact us.

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

✗ Orthodontic

✗ Other treatments - check with your insurer

Other features of this general treatment cover

Enjoy a Top-up Bonus of \$50-\$100 every year to help pay out-of-pocket extras expenses payable on your cover.

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 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.

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.