

ACTIVE SAVER



AT A GLANCE

Active Saver is a packaged cover with hospital and extras designed for young, active people looking for low-cost health insurance. You'll be covered for some common treatments plus a healthy selection of extras including dental and physio. It's also one of the only budget covers around that covers you in a private hospital.

Hospital	Extras	Co-payment
 Basic	 Basic	\$100 per day [^]

WHAT'S COVERED

HOSPITAL		EXTRAS		Yearly limit
✓	Accidental injuries (that need a trip to hospital)	✓	General dental	\$300
✓	Knee surgery and cartilage procedures	✓	Major dental [#]	\$300
✓	Appendix removal	✓	Mouthguards	\$50
✓	Tonsils and adenoid removal	✓	Physio	\$300
✓	Dental surgery (eg wisdom teeth removal)	✓	Chiro and osteo	\$300
✓	Minor gynaecological surgery (except laparoscopy)	✓	Natural therapies	\$300
MB	For other inpatient treatments you will only receive minimum benefits.	✓	Living Well	\$50
		✓	Dietary	\$200
		✓	Podiatry (excludes orthotics)	\$200
		✓	Overall extras limit	\$1,000

Per calendar year

If a treatment is only covered for Minimum Benefits (MB), the amount we pay for your hospital accommodation is capped at the rate we pay for a shared room in a public hospital. This means in most cases you'll be covered for the treatment as a private patient in a public hospital. However, if you choose a private hospital you're likely to have large out-of-pocket expenses for your hospital stay.

KEY FEATURES



Get at least 60% back on most extras services at Members First providers*



No out-of-pocket hospital expenses at Members First day facilities*



Great member discounts on vitamins, movie vouchers and more

[^]A co-payment is a daily amount you agree to pay for each day you're in hospital in exchange for a lower premium. You will need to pay \$100 for each day you're in hospital up to 5 days. ^{*}For most items at Members First providers covering general dental, physio and chiro services. Yearly limits, waiting periods and Fund Rules apply. Major dental for VIC and SA members only. Excludes hospital treatment. ⁺Not available in NT, ACT or for dental services not receiving Medicare benefits. Any excess or co-payment still applies. [#]Only covered if resulting from an accident after joining with this cover.

ACTIVE SAVER

Hospital

For the hospital treatments listed under ‘hospital’ on page one, in most cases, you’ll be covered:

- As a private patient in either a private or public hospital. If you choose to be treated as a private patient in a public hospital and choose a private room, you may have to pay an out-of-pocket expense.
- For costs related to your hospital stay (eg your room, operating theatre, meals and allied health services such as physiotherapy, occupational therapy or social work).
- For fees charged by your doctors or specialists for your treatment (eg surgeon, anaesthetist). Depending how much they charge, there may be an amount you need to pay (we call this a ‘gap’) that won’t be covered. If they use our [Bupa Medical Gap Scheme](#) it can help eliminate or reduce your gap.
- For one emergency ambulance service (including on-the-spot treatment and air services) per calendar year.

There are some situations when you won’t be covered (eg for inpatient treatment that doesn’t receive a Medicare benefit) or you’ll have to pay an out-of-pocket cost. For more information on what you can/can’t claim for using your health insurance here’s our [Important Information Guide](#).

Extras

You can claim benefits for services (listed under ‘extras’ on page one) from private practitioners who are recognised and registered with us. And by using our extensive network of [Members First](#) dentists, physios and chiropractors you’ll get at least 60% back on most services.


Waiting periods

This is the time you have to wait after joining before you can claim for some services. If you’ve been covered by another health insurer before joining Bupa, you may be able to claim right away if you’ve already served these waiting periods.

Extras; palliative care; psychiatric and rehabilitation services	2 months
Living Well	6 months
Pre-existing conditions that require hospital treatment; pregnancy related services (including childbirth)	12 months


FOR MORE INFORMATION


This is just a summary of Active Saver. For more detailed information about how health insurance works and what you will and won’t be covered for, you should read this together with our [Important Information Guide](#).



WE’RE HERE TO HELP

If you have any questions our friendly team are always here to make sure you get the most from your cover.

 **Call us on 134 135**

 **Visit [bupa.com.au](#)**



EVEN MORE VALUE

Member discounts and offers
Keep your mind and body active with some great [member discounts](#) with up to:

- 20% off gym memberships
- 25% off movie vouchers
- 70% off vitamins.