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THANKS FOR COMPARING HEALTH INSURANCE

It's a good idea to read through the following pages to learn more about this policy. If you have any questions or need more information, chat with one of our health insurance specialists by calling **1800 46 29 55**.

On the other hand, if you're ready to buy, here's what you need to do:

1. Review the enclosed policy brochure to ensure it meets your health insurance needs
2. Buy direct at **comparethemarket.com.au**; or
3. Call **1800 46 29 55** to speak to one of our Health Insurance Specialists

Thank you for not
getting muddle with
comparethameerkat.com.au
It is much appreciate!



Need assistance?
Call **1800 46 29 55**


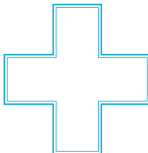



AT A GLANCE

Budget Hospital gives you basic cover that’s affordable but still includes many hospital treatments you might need including cardiac. You also have the flexibility to lower the cost of your premiums with a choice of excess.

Hospital	Extras	Excess
<div><div></div><div></div><div></div></div> Basic	<div><div></div><div></div><div></div></div> None	Choice of \$250 or \$500

WHAT’S COVERED

HOSPITAL	MINIMUM BENEFITS	KEY FEATURES
<div><div>✓</div>Accidental injuries (that need an admission to hospital)</div>	<div><div>MB</div>Psychiatric services</div>	<div><div></div><div>Includes full cardiac cover</div></div>
<div><div>✓</div>Knee arthroscopy and meniscectomy procedures</div>	<div><div>MB</div>Pregnancy and assisted reproductive services (IVF)</div>	
<div><div>✓</div>Appendix removal</div>	<div><div>MB</div>Gastric banding and obesity related services (includes any abdominoplasty)</div>	
<div><div>✓</div>Tonsils and adenoid removal</div>	<div><div>MB</div>Renal dialysis for chronic renal failure</div>	<div><div></div><div>No out-of-pocket hospital expenses at Members First day facilities*</div></div>
<div><div>✓</div>Minor gynaecological surgery</div>	<div><div>MB</div>Cataract and eye lens procedures</div>	
<div><div>✓</div>Rehabilitation services</div>	<div><div>MB</div>Hip and knee replacement</div>	
<div><div>✓</div>Cardiac and cardiac related services</div>		<div><div></div><div>Great member discounts on vitamins, movie vouchers and more</div></div>
<div><div>✓</div>Joint replacements (except hips and knees)</div>		
<div><div>✓</div>Other inpatient treatments that receive a Medicare benefit and are not listed under ‘Minimum Benefits’</div>		

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.

BUDGET HOSPITAL

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 the [Bupa Medical Gap Scheme](#) it can help eliminate or reduce your gap.
- For one emergency ambulance trip for singles or two for couples/families (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](#).

Choice of excess

To help you lower the cost of your premium you have a choice of a \$250 or \$500 excess. You’ll have to pay this amount each time a person on your membership is admitted to hospital, to a maximum of once per person and twice on the membership each calendar year. You won’t have to pay an excess if you’re treated for a service that’s only covered for minimum benefits (see table on page one).

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 and at an equivalent level of cover before joining Bupa, you may be able to claim right away if you’ve already served these waiting periods.

Initial waiting period, palliative care, psychiatric and rehabilitation services	2 months
Pre-existing conditions that require hospital treatment and pregnancy related services (including childbirth)	12 months



EVEN MORE VALUE

Member discounts and offers

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


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

Health programs and support

We’re here to support you to improve your health and bring positive change to your life. That’s why we provide a range of [health programs](#) to help you manage your health for the long-term. They include telephone-based health coaching and self-management guides for conditions such as diabetes, arthritis and heart disease.


FOR MORE INFORMATION


This is just a summary of Budget Hospital. 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](#)**



comparethemarket.com.au™

Why **comparethemarket.com.au**?

It's simple; we're here to help you save time and money off your next household bill. One quick search with **comparethemarket.com.au** can bring you results from some of Australia's award winning insurance and utility brands, so you can compare them side-by-side. We don't mark up policies, so if you do choose to purchase a product or service, you'll only be charged the provider's premium or fee.

So whether you're looking for car insurance, home and contents insurance or perhaps a better deal on your energy bill, compare with us. Visit our website for more information.

 **HEALTH**

 **INCOME**

 **CAR**

 **ENERGY**

 **TRAVEL**

 **ROADSIDE**

 **LIFE**

 **FUEL**

 **HOME**