



comparethemarket.com.au™

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
comparethemeerkat.com.au
It is much appreciate!



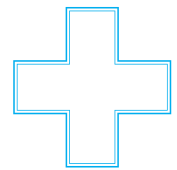

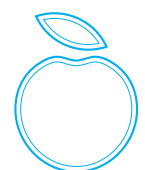
Need assistance?
Call **1800 46 29 55**

AT A GLANCE

Top Hospital gives you comprehensive cover for many hospital treatments so you can have greater peace of mind. It has a number of added benefits including health subscriptions and unemployment cover⁺. You also have the flexibility to lower the cost of your premiums with a choice of excess.

Hospital	Extras	Excess
 Top	 None	Choice of \$0, \$250 or \$500

WHAT'S COVERED

HOSPITAL	ADDITIONAL FEATURES		KEY FEATURES
<p>✓ All inpatient treatments that receive a Medicare benefit including (but not limited to):</p> <ul style="list-style-type: none"> Cardiac and cardiac related services Pregnancy and assisted reproductive services (IVF) Joint replacements Cataract and eye lens procedures Psychiatric services Gastric banding and obesity related services (includes any abdominoplasty) 	<p>✓ Family in-hospital benefit</p>	<p>We'll help cover the cost of accommodation and meals for a partner or family member should they need to stay with you in hospital.[^]</p>	 <p>No out-of-pocket hospital expenses at Members First day facilities[*]</p>
	<p>✓ Health subscription refund</p>	<p>Get 50% back on subscriptions to the Arthritis Foundation, Asthma Foundation and Diabetes Australia.</p>	 <p>Unemployment cover⁺</p>
	<p>✓ Unemployment cover</p>	<p>If you're involuntarily retrenched or made redundant from full-time employment, from the start of your second month of unemployment your health insurance premiums will be covered for up to 12 months while you remain unemployed.⁺</p>	 <p>Health programs and support</p>

^{*}Not available in NT, ACT or for dental services not receiving Medicare benefits. Any excess or co-payment still applies. ⁺Subject to eligibility. Only the main income earner in a couples or family membership is eligible for unemployment cover. They must also have been employed for at least 6 months with the same company prior to involuntary retrenchment or redundancy, not be a contractor or self-employed and have held Top Hospital cover for at least 12 months. You must provide proof of unemployment every 3 months they remain unemployed. [^]They will be covered for \$60 per night for accommodation in hospital and up to \$30 a day for hospital meals, capped at \$1000 per person, per year. Hospital meals are covered when provided at a hospital cafeteria, kiosk or patient meal menu. The Group Policy is a contract of insurance between Bupa Australia Pty Ltd and CGU Insurance Limited. Underwritten by CGU Insurance Limited ABN 27 004 478 371, AFS Licence No: 238291.

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 trip 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 and no excess for kids

To help you lower cost the of your premium you have the choice of adding 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. There’s no hospital excess for kids up until they’re 25.


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


FOR MORE INFORMATION


This is just a summary of Top 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](#)**



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.

For families

Our [Parent and Baby Wellbeing Program](#) is designed to support parents with new babies as you adjust to the changes a new child brings. It includes confidential phone support, identification of postnatal depression and anxiety, and personalised follow-up services if needed.

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.



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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**