

YOUNG COUPLES SAVER



AT A GLANCE

Young Couples Saver is a basic packaged cover with hospital and extras designed for young, healthy couples on a budget. You'll be covered for some common treatments plus good value on extras including dental and physio. It also includes some great extra features for those who like to travel.

Hospital	Extras	Co-payment
 Basic	 Basic	\$50 per day [^]

WHAT'S COVERED

HOSPITAL	
✓	Accidental injuries (that need a trip to hospital)
✓	Knee surgery and cartilage procedures
✓	Appendix removal
✓	Tonsils and adenoid removal
✓	Dental surgery (eg wisdom teeth removal)
✓	Minor gynaecological surgery (except laparoscopy)
MB	For other inpatient treatments you will only receive minimum benefits.

EXTRAS		Yearly limit [#]
✓	General dental, major dental and orthodontics	\$700
✓	Optical	\$210
✓	Physio, chiro, osteo and natural therapies	\$450
✓	Living Well	\$50
✓	Dietary	\$250
✓	Podiatry (excludes orthotics)	\$250
✓	Pharmacy	\$75
✓	100% cover for travel vaccines	Combined with pharmacy

Per person, 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

60% BACK

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

\$100

Yearly top-up bonus to help cover your extras out-of-pocket costs~



Travel Insurance Bonus

[^]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 \$50 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 orthodontics and hospital treatment. [~]Per membership per calendar year. Increases by \$20 each year up to \$200. [#]You'll get more back on optical if you visit a Members First provider with a yearly limit of \$210, if you see a non Members First provider your limit will be \$150. Orthodontics only covered if resulting from an accident after joining with this cover. A sub-limit of \$100 per person applies for massage.

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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 two emergency ambulance services (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
Major dental	12 months
Pre-existing conditions that require hospital treatment; pregnancy related services (including childbirth)	12 months

FOR MORE INFORMATION

This is just a summary of Young Couples 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](#).



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.

Travel Insurance Bonus

Get up to eight days (seven nights) of Economy Bupa Travel Insurance each year. Planning to be away longer or want a higher level of travel insurance cover? That’s fine, you can use your Travel Insurance Bonus as a discount towards the cost of any Bupa Travel Insurance policy.†



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](#)

† Based on cost of Economy travel insurance for people under 65 years old at standard rates. Travel insurance is issued by CGU Insurance Limited (CGU) ABN 27 004 478 371 AF SL 238291. Any advice is general advice only and does not take into account your individual circumstances. A Travel Insurance Product Disclosure Statement (PDS) or Product Summary is available [here](#). The PDS should be considered before making any decision in relation to this product. Bupa Australia Pty Ltd ABN 81 000 057 590 is an authorised representative of CGU.