LIVE WELL



AT A GLANCE

Live Well is a packaged cover with hospital and extras designed for mature singles and couples. You can have peace of mind that you'll be covered for things you're more likely to need as you get older, such as cardiac and extras including major dental and podiatry.

Hospital	Extras	Excess
Medium	Medium	Choice of \$0, \$250 or \$500

WHAT'S COVERED

HOSPITAL		
✓	Cardiac and cardiac related services	
✓	Joint replacements including hip and knee	
✓	Cataract and eye lens procedures	
✓	Psychiatric services	
МВ	Pregnancy and assisted reproductive services (IVF)	
МВ	Renal dialysis for chronic renal failure	
МВ	Gastric banding and all obesity related treatments	
✓	All other inpatient treatments that receive a Medicare benefit.	

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.

EXTRAS		Yearly limit#
✓	General dental	\$1,000
✓	Major dental	\$600
✓	Physio and occupational therapy	\$500
✓	Chiro and osteo	\$350
✓	Optical	\$260
√	Natural therapies and dietary	\$300
✓	Living Well	\$100
✓	Pharmacy	\$350
✓	Psychology	\$200
✓	Podiatry	\$200
✓	Health aids and appliances	\$400
✓	Home nursing	\$200
√	Travel and accomodation	\$250

Per person, per calendar year

KEY FEATURES
60% BACK
Get at least 60% back on most extras services at Members First providers*
No out-of-pocket hospital expenses at Members First day facilities ⁺
Health programs and support

LIVE WELL



Hospital

For the hospital treatments listed under 'hospital' on page one, in most cases, vou'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, anthaethetist). 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 or two for couples (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 <u>Members First</u> dentists, physios and chiropractors you'll get at least 60% back on most services.



Choice of excess

To help you lower the cost of your premium you have a 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.



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; hire, repair and maintainance of health aids and appliances	6 months
Major dental; selected health aids and appliances	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 Living Well. 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.



Member discounts and offers

Keep your mind and body active with some great <u>member</u> <u>discounts</u> with up to:

- 25% off movie vouchers
- 20% off gym memberships
- o 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 telephonebased health coaching and self-management guides for conditions such as diabetes, arthritis and heart disease.



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.



