



# SILVER EXTRAS



## AT A GLANCE

Medium-level cover with at least 60% back on most dental, physio and chiro services at our Members First providers. You'll also get gap-free dental and physio for your kids at our Members First providers if you combine it with a Bupa hospital cover on a family membership.

Hospital	Extras
 None	 Medium

## WHAT'S COVERED

EXTRAS		Yearly limit <sup>#</sup>
✓	General dental	Unlimited
✓	Major dental	\$1,000
✓	Orthodontics	\$700
✓	Optical <sup>#</sup>	\$290
✓	Physio	\$700
✓	Chiro and osteo	\$500
✓	Natural therapies	\$400 Massage sublimit \$150
✓	Antenatal and postnatal	\$350
✓	Living Well	\$100
✓	Pharmacy	\$500
✓	Dietary	\$400
✓	Psychology	\$400
✓	Podiatry (excludes orthotics)	\$400
✓	Speech therapy	\$400
✓	Eye therapy	\$400
✓	Occupational therapy	\$400
✓	Home nursing	\$350
✓	Health aids & appliances	\$800
✓	Travel and accommodation expenses	\$100 travel \$150 accommodation

Per person, per calendar year

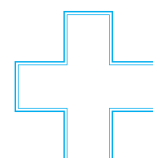
### KEY FEATURES

# 60% BACK

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



No out-of-pocket expenses for kids dental and physio\*



One emergency ambulance trip for singles and two trips for couples or family memberships per calendar year

\*When treatment is provided by a Members First dentist or physiotherapist. When taken with hospital cover on a family membership. Fund and policy rules, waiting periods and yearly limits apply. Child dependants only. Excludes orthodontics and hospital treatments. <sup>#</sup>You'll get more back on optical if you visit a Members First provider with a yearly limit of \$290, if you see a non Members First provider your limit will be \$200. Lifetime limit of \$2000 applies to orthodontics. \$1000 per membership limit on chiro and osteo. \$300 per membership limit on massage. Other sub-limits apply to health aids and appliances, contact us for more information.

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## Extras

You can claim benefits for services 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 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	2 months
Living Well, hire, repair and maintenance of health aids and appliances	6 months
Major dental, root fillings, orthodontics, selected health aids and appliances	12 months

## Benefit Bonus

Get 2% more back on your extras claims each year, up to a maximum of 10% (applies each calendar year and increases after the first 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
- 15% off theme park entry
- 70% off vitamins.

## FOR MORE INFORMATION

This is just a summary of Silver Extras. 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](#)**