


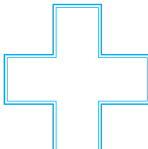



AT A GLANCE

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

WHAT’S COVERED

HOSPITAL	MINIMUM BENEFITS	KEY FEATURES
<div><div>✓</div>Accidental injuries (that need a trip to hospital)</div>	<div><div>MB</div>Psychiatric services</div>	<div><div></div><div>Includes full cardiac cover</div></div>
<div><div>✓</div>Knee surgery and cartilage procedures</div>	<div><div>MB</div>Gastric banding and all obesity related treatments</div>	<div><div></div><div>No out-of-pocket hospital expenses at Members First day facilities*</div></div>
<div><div>✓</div>Appendix removal</div>	<div><div>MB</div>Pregnancy and assisted reproductive services (IVF)</div>	<div><div></div><div>Great member discounts on vitamins, movie vouchers and more</div></div>
<div><div>✓</div>Tonsils and adenoid removal</div>	<div><div>MB</div>Renal dialysis for chronic renal failure</div>	
<div><div>✓</div>Dental surgery (eg wisdom teeth removal)</div>	<div><div>MB</div>Cataract and eye lens procedures</div>	
<div><div>✓</div>Minor gynaecological surgery</div>	<div><div>MB</div>Hip and knee replacement</div>	
<div><div>✓</div>Rehabilitation services</div>		
<div><div>✓</div>Cardiac and cardiac related services</div>		
<div><div>✓</div>Joint replacements (except hips and knees)</div>		
<div><div>✓</div>All 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.

*Not available in NT, ACT or for dental services not receiving Medicare benefits. Any excess or co-payment still applies.

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 service 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 before joining Bupa you may be able to claim right away if you’ve already served these waiting periods.

Palliative care; psychiatric and rehabilitation services	2 months
Pre-existing conditions that require hospital treatment; 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](#)**