

Private Health Insurance Standard Information Statement - Combined Policy

This Statement provides basic information for the purposes of comparison only. **For full explanation of this combined hospital and general treatment policy please contact the health insurer** on 134 135 or visit <http://www.bupa.com.au>.

HEALTH INSURER: **Bupa HI Pty Ltd**

WHO IS COVERED:

Two adults

PRODUCT NAME: **Ultimate Health Cover**

MONTHLY PREMIUM: #

\$928.90 (before any rebate or loading)

AVAILABLE FOR: **Residents of NSW & ACT**

MEDICARE LEVY SURCHARGE:

Exempt

You may be entitled to an Australian Government rebate on this premium. Your premium may include a Lifetime Health Cover loading and/or an insurer discount depending on your individual circumstances. Check with your insurer for more details.

Hospital Component

The following applies to the hospital component for the **Ultimate Health Cover** policy from **Bupa HI Pty Ltd**.

WHAT'S COVERED IF I HAVE TO GO TO HOSPITAL?	<ul style="list-style-type: none"> ✓ Hospital treatment, including accommodation as a private patient in a private or public hospital ✓ Doctors' bills in hospital (see below)
WHAT SERVICES ARE NOT COVERED AT ALL? (Exclusions)	✗ Hospital treatment for which Medicare pays no benefit eg most cosmetic surgery
WHAT SERVICES ARE ONLY COVERED TO A LIMITED EXTENT? (Restrictions, Benefit Limitation Periods)	<i>No restrictions or benefit limitation periods</i>
HOW LONG ARE THE WAITING PERIODS FOR NEW AND UPGRADING MEMBERS?	<ul style="list-style-type: none"> ● 2 months for palliative care, rehabilitation and psychiatric treatment ● 12 months for treatments relating to other pre-existing ailments ● 12 months for obstetric treatments ● 2 months for all other treatments
WILL I HAVE TO PAY ANYTHING IF I GO TO HOSPITAL? (Excesses, Co-payments, Medical/Hospital gaps)	<p>EXCESS: No excess</p> <p>EXTRA COST PER DAY (CO-PAYMENTS): No co-payments</p> <p>DOCTORS' AND HOSPITAL BILLS: Almost 9 out of 10 medical services paid for by this health insurer in NSW & ACT have no out-of-pocket expenses. This insurer also has arrangements that may mean lower out-of-pocket expenses on doctors' bills. You may also have to pay other costs depending upon:</p> <ul style="list-style-type: none"> ● the doctor(s) chosen ● the treatment you are having ● the hospital you go to <p>Before you go to hospital, you should ask your doctor, hospital and health insurer about any out-of-pocket costs that may apply to you.</p>
WHAT OTHER FEATURES DOES THIS POLICY HAVE?	You get a Gap Bonus to help pay for any medical gaps when admitted to hospital. Includes capped emergency ambulance. Plus, access to an advice line to help you navigate the health system. For details, see the Important Information Guide.

General Treatment Component

The following applies to the general treatment component for the **Ultimate Health Cover** policy from **Bupa HI Pty Ltd**.

PREFERRED SERVICE PROVIDER ARRANGEMENTS: Get 90-100% back on most Members First dental, physio, chiro, podiatry consultations and selected optical, up to your yearly limits. Plus, you'll have access to a range of no gap optical packages, up to yearly limits.

SERVICES	COVER	WAITING PERIOD (MONTHS)	BENEFIT LIMITS (PER 12 MONTHS)	EXAMPLES OF MAXIMUM BENEFITS
DENTAL ● General dental	*	2	No annual limit (no limit on preventative dental) (Sub-limits apply)	Periodic oral examination - \$37.00 Scale & clean - \$72.20 Fluoride treatment - \$34.10 Surgical tooth extraction - \$132.00
● Major dental	*	12	\$1,600 per person (combined limit for major dental & endodontic - Sub-limits apply)	Full crown veneered - \$1,408.00
● Endodontic	✓	12		Filling of one root canal - \$280.50
● Orthodontic	*	12	\$1,000 per person \$3,200 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge
OPTICAL (eg prescribed spectacles / contact lenses)	✓	2	\$300 per person (Sub-limits apply)	Single vision lenses & frames - \$267.20 Multi-focal lenses & frames - \$300.00
NON PBS PHARMACEUTICALS	*	2	\$1,500 per person	Per eligible prescription - \$75.00
PHYSIOTHERAPY	*	2	\$1,500 per person (Sub-limits apply)	Initial visit - \$55.45 Subsequent visit - \$46.75
CHIROPRACTIC	*	2	\$1,000 per person up to \$1,600 per policy (Sub-limits apply)	Initial visit - \$55.80 Subsequent visit - \$38.50
PODIATRY	✓	2	\$1,000 per person (Sub-limits apply)	Initial visit - \$65.00 Subsequent visit - \$45.10
PSYCHOLOGY	✓	2	\$1,000 per person (Sub-limits apply)	Initial visit - \$134.00 Subsequent visit - \$119.00
ACUPUNCTURE	✓	2	\$1,000 per person (combined limit for acupuncture, remedial massage & other services - Sub-limits apply)	Initial visit - \$43.00 Subsequent visit - \$34.00
NATUROPATHY	✗	-	-	-
REMEDIAL MASSAGE	✓	2	Combined limit - see Acupuncture	Initial visit - \$57.00 Subsequent visit - \$46.00
HEARING AIDS	*	12	\$850 per person 1 appliance(s) every 3 years	Per hearing aid - 100% of charge
BLOOD GLUCOSE MONITORS	*	12	\$600 per person 1 appliance(s) every 1 year	Per monitor - 85% of charge
AMBULANCE	✓	0 day	2 service(s) every 1 year	Comprehensive cover (see insurer for details)

* Get 100% back at Members First up to the first \$500 for General Dental, 100% to yearly limits for Major Dental & Orthodontic, & 100% of costs for the first 10 visits for Physio & Chiro services & podiatry consultations. Pharmacy benefits paid after current PBS patient contribution deducted. Blood glucose monitor: one service up to \$600 per year, Hearing aid: one service every 3 years up to \$850. Contact us for a list of all the available health appliances and limits.

OTHER FEATURES: Cover for a large range of extras plus many additional features, like an Accident Benefit, Dietitian Health-Coaching, access to the Ultimate Advice Line, a single room guarantee at Members First hospitals, cover for laser eye surgery and more. For more, see Important Information Guide at bupa.com.au