

## 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: **Prime \$750 Excess**

MONTHLY PREMIUM: #

**\$564.90** (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 **Prime \$750 Excess** policy from **Bupa HI Pty Ltd**.

<b>WHAT'S COVERED IF I HAVE TO GO TO HOSPITAL?</b>	<ul style="list-style-type: none"> <li>✓ Hospital treatment, including accommodation as a private patient in a private or public hospital</li> <li>✓ Doctors' bills in hospital (see below)</li> <li>✓ Partial cover for ambulance (see insurer for details) - 0 day waiting period applies</li> </ul>
<b>WHAT SERVICES ARE NOT COVERED AT ALL?</b> (Exclusions)	<ul style="list-style-type: none"> <li>✗ Pregnancy and birth related services</li> <li>✗ Assisted reproductive services</li> <li>✗ Gastric banding and related services</li> <li>✗ Hospital treatment for which Medicare pays no benefit eg most cosmetic surgery</li> <li>✗ Other services (see insurer for details)</li> </ul>
<b>WHAT SERVICES ARE ONLY COVERED TO A LIMITED EXTENT?</b> (Restrictions, Benefit Limitation Periods)	<i>No restrictions or benefit limitation periods</i>
<b>HOW LONG ARE THE WAITING PERIODS FOR NEW AND UPGRADING MEMBERS?</b>	<ul style="list-style-type: none"> <li>● 2 months for palliative care, rehabilitation and psychiatric treatment</li> <li>● 12 months for treatments relating to other pre-existing ailments</li> <li>● 2 months for all other treatments</li> </ul>
<b>WILL I HAVE TO PAY ANYTHING IF I GO TO HOSPITAL?</b> (Excesses, Co-payments, Medical/Hospital gaps)	<p><b>EXCESS:</b> You will have to pay an excess of \$750 per admission. This is limited to a maximum of \$750 per person and \$1500 per policy per year.</p> <p><b>EXTRA COST PER DAY (CO-PAYMENTS):</b> No co-payments</p> <p><b>DOCTORS' AND HOSPITAL BILLS:</b> Almost 9 out of 10 medical services paid for by this health insurer in NSW &amp; 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"> <li>● the doctor(s) chosen</li> <li>● the treatment you are having</li> <li>● the hospital you go to</li> </ul> <p><b>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.</b></p>
<b>WHAT OTHER FEATURES DOES THIS POLICY HAVE?</b>	Abdominoplasty and lipectomy is excluded in addition to the services listed above. Includes capped emergency ambulance, Access to 13SICK National Home Doctor Service - After Hours Plus. For more, see the Important Information Guide at <a href="http://bupa.com.au">bupa.com.au</a> .

## General Treatment Component

The following applies to the general treatment component for the **Prime \$750 Excess** policy from **Bupa HI Pty Ltd**.

**PREFERRED SERVICE PROVIDER ARRANGEMENTS:** Get 70% 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
<b>DENTAL</b> ● General dental	✓	2	No annual limit (no limit on preventative dental) (Sub-limits apply)	Periodic oral examination - \$22.40 Scale & clean - \$44.00 Fluoride treatment - \$20.70 Surgical tooth extraction - \$80.00
● Major dental	✓	12	\$1,000 per person (combined limit for major dental & endodontic - Sub-limits apply)	Full crown veneered - \$820.00
● Endodontic	✓	12		Filling of one root canal - \$145.00
● Orthodontic	✗	-	-	Braces for upper & lower teeth, including removal plus fitting of retainer - n/a
<b>OPTICAL</b> (eg prescribed spectacles / contact lenses)	✓	2	\$180 per person	Single vision lenses & frames - \$161.90 Multi-focal lenses & frames - \$180.00
<b>NON PBS PHARMACEUTICALS</b>	*	2	\$350 per person	Per eligible prescription - \$40.00
<b>PHYSIOTHERAPY</b>	✓	2	\$500 per person (combined limit for physiotherapy & other services - Sub-limits apply)	Initial visit - \$33.60 Subsequent visit - \$28.40
<b>CHIROPRACTIC</b>	✓	2	\$350 per person up to \$500 per policy (Sub-limits apply)	Initial visit - \$33.90 Subsequent visit - \$23.30
<b>PODIATRY</b>	✓	2	\$400 per person (Sub-limits apply)	Initial visit - \$33.00 Subsequent visit - \$27.00
<b>PSYCHOLOGY</b>	✓	2	\$200 per person (Sub-limits apply)	Initial visit - \$75.00 Subsequent visit - \$67.00
<b>ACUPUNCTURE</b>	✓	2	\$300 per person (combined limit for acupuncture, remedial massage & other services - Sub-limits apply)	Initial visit - \$30.00 Subsequent visit - \$22.00
<b>NATUROPATHY</b>	✗	-	-	-
<b>REMEDIAL MASSAGE</b>	✓	2	Combined limit - see Acupuncture	Initial visit - \$33.00 Subsequent visit - \$23.00
<b>HEARING AIDS</b>	*	12	\$500 per person 1 appliance(s) every 3 years	Per hearing aid - 70% of charge
<b>BLOOD GLUCOSE MONITORS</b>	*	12	\$400 per person 1 appliance(s) every 1 year	Per monitor - 70% of charge
<b>AMBULANCE</b>	✓	0 day	2 service(s) every 1 year	Comprehensive cover (see insurer for details)

\* Benefit paid after current PBS patient contribution deducted. Blood glucose monitors and hearing aids have a sublimit as part of the Health Appliances category. Blood glucose sublimit: One service up to \$400 per year, Hearing aid sublimit: One service up to \$500 every 3 years. To find out about other health appliances included, please contact us

**OTHER FEATURES:** Prime extras provides cover for services you are more likely to need as you age, including health aids and appliances and podiatry. Access to Dietician Health-coaching services and an yearly Top-up Bonus to help cover some or all your out-of-pocket expenses on your extras.