

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:	Young Couples Choice	MONTHLY PREMIUM: #	\$345.85 (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 **Young Couples Choice** 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)	<ul style="list-style-type: none"> ✗ Cardiac and cardiac related services ✗ Cataract and eye lens procedures ✗ Pregnancy and birth related services ✗ Assisted reproductive services ✗ Hip and knee replacements ✗ Dialysis for chronic renal failure ✗ Gastric banding and related services ✗ Hospital treatment for which Medicare pays no benefit eg most cosmetic surgery ✗ Other services (see insurer for details)
WHAT SERVICES ARE ONLY COVERED TO A LIMITED EXTENT? (Restrictions, Benefit Limitation Periods)	<p>You are not fully covered for:</p> <ul style="list-style-type: none"> ● Rehabilitation ● Psychiatric services <p><i>No benefit limitation periods</i></p>
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 ● 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): Every time you go to hospital you will have to pay:</p> <ul style="list-style-type: none"> ● \$50 a day for a shared room - up to \$250 per hospital stay ● \$50 a day for a private room - up to \$250 per hospital stay ● \$50 for day surgery (no overnight stay) <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?	<p>Additional excluded services are: spinal fusion, abdominoplasty & lipectomy & any breast procedures except where they are post breast cancer. Breast reduction & mastectomy where recognised by Medicare are covered. Includes capped emergency ambulance. For more, see the Important Information Guide.</p>

General Treatment Component

The following applies to the general treatment component for the **Young Couples Choice** policy from **Bupa HI Pty Ltd**.

PREFERRED SERVICE PROVIDER ARRANGEMENTS: Get 60% back for 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	\$850 per person (combined limit for general dental, major dental & endodontic - Sub-limits apply)	Periodic oral examination - \$22.00 Scale & clean - \$44.00 Fluoride treatment - \$15.50 Surgical tooth extraction - \$62.60
● Major dental	✓	12		Full crown veneered - \$500.00
● Endodontic	✓	12		Filling of one root canal - \$115.00
● Orthodontic	✗	-	-	Braces for upper & lower teeth, including removal plus fitting of retainer - n/a
OPTICAL (eg prescribed spectacles / contact lenses)	✓	2	\$150 per person (Sub-limits apply)	Single vision lenses & frames - \$135.00 Multi-focal lenses & frames - \$150.00
NON PBS PHARMACEUTICALS	*	2	\$200 per person	Per eligible prescription - \$40.00
PHYSIOTHERAPY	✓	2	\$500 per person (combined limit for physiotherapy & chiropractic - Sub-limits apply)	Initial visit - \$30.00 Subsequent visit - \$24.00
CHIROPRACTIC	✓	2		Initial visit - \$31.50 Subsequent visit - \$21.50
PODIATRY	✓	2	\$300 per person	Initial visit - \$22.00 Subsequent visit - \$22.00
PSYCHOLOGY	✓	2	\$300 per person	Initial visit - \$75.00 Subsequent visit - \$67.00
ACUPUNCTURE	✓	2	\$500 per person (combined limit for acupuncture & remedial massage - Sub-limits apply)	Initial visit - \$22.00 Subsequent visit - \$18.00
NATUROPATHY	✗	-	-	-
REMEDIAL MASSAGE	✓	2	Combined limit - see Acupuncture	Initial visit - \$20.00 Subsequent visit - \$17.00
HEARING AIDS	✗	-	-	-
BLOOD GLUCOSE MONITORS	✗	-	-	-
AMBULANCE	✓	0 day	2 service(s) every 1 year	Comprehensive cover (see insurer for details)

* Benefit paid after current PBS patient contribution deducted.

OTHER FEATURES: Enjoy a Top-up Bonus of \$75-\$150 every year to help pay out-of-pocket extras expenses payable on your cover. Also, get complimentary access to an Overseas Health Advice Line and the National Home Doctor Service After Hours Plus. For details, see Important Information Guide at bupa.com.au