



Bupa HI Pty Ltd

## Silver Plus Essential Hospital \$750 Excess + Extras Saver

\$169.05 / month

(Before Rebate, Discount & Loading)

Available in NSW & ACT

[Call now](#) ☎ [134 135 Sponsor link](#)

### Hospital Cover

Bupa HI Pty Ltd

## Silver Plus Essential Hospital \$750 Excess

\$153.05 / month

(Before Rebate, Discount & Loading)

You may be entitled to an Australian Government Rebate on the above premium. Your premium may also include a Lifetime Health Cover Loading, an Age-based Discount or an insurer discount. Check with your insurer for details.

**This policy covers:** Only one person.

- This policy exempts you from the Medicare Levy Surcharge.
- This policy provides accident cover - check with insurer for details.
- This policy provides benefits for travel or accommodation outside of hospital - check with insurer for details.

Policy ID: BUP/H49C/NMZZ10 Source: [Private Health Information Statement \(PHIS\)](#)

<p>✓ Covered  R Restricted Cover  X Not Covered</p> <p><b>This policy includes cover for</b></p> <ul style="list-style-type: none"> <li>✓ Back, neck and spine</li> <li>✓ Blood</li> <li>✓ Bone, joint and muscle</li> <li>✓ Brain and nervous system</li> <li>✓ Breast surgery (medically necessary)</li> <li>✓ Chemotherapy, radiotherapy and immunotherapy for cancer</li> <li>✓ Dental surgery</li> <li>✓ Diabetes management (excluding insulin pumps)</li> <li>✓ Digestive system</li> <li>✓ Ear, nose and throat</li> <li>✓ Eye (not cataracts)</li> <li>✓ Gastrointestinal endoscopy</li> <li>✓ Gynaecology</li> <li>✓ Heart and vascular system</li> </ul>
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- ✓ Hernia and appendix
- R Hospital psychiatric services
- ✓ Implantation of hearing devices
- ✓ Joint reconstructions
- ✓ Kidney and bladder
- ✓ Lung and chest
- ✓ Male reproductive system
- ✓ Miscarriage and termination of pregnancy
- ✓ Pain management
- ✓ Palliative care
- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Podiatric surgery (provided by a registered podiatric surgeon)
- ✓ Rehabilitation
- ✓ Skin
- ✓ Sleep studies
- ✓ Tonsils, adenoids and grommets

#### **This policy does not include cover for**

- ✗ Assisted reproductive services
- ✗ Cataracts
- ✗ Dialysis for chronic kidney failure
- ✗ Insulin pumps
- ✗ Joint replacements
- ✗ Pain management with device
- ✗ Pregnancy and birth
- ✗ Weight loss surgery

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on [privatehealth.gov.au](http://privatehealth.gov.au) for which hospitals have arrangements with your insurer – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

#### **The following payments may also apply for hospital admissions**

**Excess:** You will have to pay an excess of \$750 per admission. This is limited to a maximum of \$750 per person and \$750 per policy per year.

**Co-payments:** No co-payments

#### **The following waiting periods for hospital admissions apply to new or upgrading members**

##### **Waiting periods:**

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 2 months for all other treatments

#### **Gap Cover**

This provider offers 'known gap' or 'no gap' cover for medical bills for this product. The Medical Costs Finder (<https://www.health.gov.au/resources/apps-and-tools/medical-costs-finder>) lets you find out more about the cost of specialist medical services.

#### **Other features of this hospital cover**

This policy provides cover for a range of hospital treatments like heart and vascular system, back, neck and spine, chemotherapy, radiotherapy and immunotherapy for cancer. Includes cover for emergency ambulance. For details on the product contact Bupa.

## Extras Cover

Bupa HI Pty Ltd

# Extras Saver

\$16.00 / month

(Before Rebate, Discount & Loading)

You may be entitled to an Australian Government Rebate on the above premium. Your premium may also include an insurer discount. Check with your insurer for details.

**This policy covers:** Only one person.

We have agreements with a network of dental practitioners across Australia called Members First providers. By using them, in most cases you'll have lower out of pocket costs. See <http://www.bupa.com.au/find-a-provider>.

Policy ID: BUP/I66/NPRB10 Source: [Private Health Information Statement \(PHIS\)](#)

### This policy includes General treatment (Extras) cover for

Note, for treatments marked with \* : Periodic oral examination 012, Scale & Clean 114, Fluoride treatment 121 payable once every 6 months.

Treatment & waiting  
period (months)

Benefit limits per 12 months unless otherwise stated

Examples of maximum benefits

✓ **General dental\*** 2

\$350 per policy

- Fluoride treatment: 50% of charge
- Scale & clean: 50% of charge
- Surgical tooth extraction: 50% of charge
- Periodic oral examination: 50% of charge

### This policy does not include General treatment (Extras) cover for

- ✗ Acupuncture
- ✗ Ante-natal/Post-natal classes
- ✗ Audiology
- ✗ Blood glucose monitors
- ✗ Chinese medicine
- ✗ Chiropractic
- ✗ Dietetics/dietary advice
- ✗ Endodontic
- ✗ Exercise physiology
- ✗ Eye therapy (orthoptics)
- ✗ Health management / Healthy lifestyle
- ✗ Hearing aids
- ✗ Home nursing
- ✗ Major dental
- ✗ Non PBS pharmaceuticals

- ✗ Occupational therapy
- ✗ Optical
- ✗ Orthodontic
- ✗ Orthotics (podiatric orthoses)
- ✗ Osteopathy
- ✗ Physiotherapy
- ✗ Podiatry
- ✗ Psychology
- ✗ Remedial massage
- ✗ Speech therapy
- ✗ Vaccinations

**Other features of this general treatment cover:** Freedom to choose your own Bupa recognised provider and get 50% back on General Dental, up to yearly limits.

## Ambulance cover

In NSW & ACT this policy provides:

Emergency: Unlimited with a waiting period of 1 day.

Call-out fees: Will not be paid.

**Other features of this ambulance cover:** You are covered for the uncapped costs associated with emergency ambulance transport services (via air or road) including on-the-spot emergency attendances where the service is provided by a Bupa recognised ambulance service. The following ambulance services are recognised by Bupa: ACT Ambulance Service, Ambulance Service of NSW, Ambulance Victoria, Queensland Ambulance Service, South Australia Ambulance Service, St John Ambulance NT, St John Ambulance WA, and Ambulance Tasmania. If you are eligible to claim from another source, a benefit won't be paid by Bupa.

**For further information about this policy see:** <http://www.bupa.com.au/health-insurance/cover/ambulance>

## Insurer Details



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<http://www.bupa.com.au>

 [134 135](tel:134135)

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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/BUP/H49C/NMZZ10> and <https://privatehealth.gov.au/dynamic/Premium/BUP/I66/NPRB10>