

Budget Extras 60

Stay in great health with a healthy range of extras with 60% back at our network of selected extras providers

A range of extras services including general dental, optical, physio, chiro and more, with 60% back for most items at our extras network providers (Members First) up to yearly limits. It's a great way to help stay in good health on a budget.



Low Extras

Product Availability

NSW & ACT

This product is available in each state of Australia. This statement provides information on the benefits available and the premiums in

Provides cover for

Single - only one person.





Base premium before any rebate, loading or discount

\$26.70 per month

Policy Information

This document provides general information and guidance about the product, including an overview of what is and is not covered, comparative 'base' premium and example benefits. The information in this document should be read in conjunction with Bupa's Important Information Guide, fund and policy rules. For more information and to discuss your specific needs, please contact us.

Get in touch

-  Call us on 134 135
-  Visit bupa.com.au
-  Log into mybupa.com.au
-  Visit your nearest Bupa Store

Call us first

When planning treatment, call us first to discuss your options and check what you're covered for including waiting periods. Other important information you should know can be found in our Important Information Guide and our Fund Rules. Visit bupa.com.au, call us on 134 135 or drop by your local Bupa store to get your copy of the guide and rules. To find a store near you, visit bupa.com.au/find-a-store



Extras Cover

Budget Extras 60

Cover for some of the treatments and services that aren't hospital related, like dental and physio.

This policy includes cover for	Waiting periods
✓ General Dental	2 months
✓ Optical	2 months
✓ Physiotherapy	2 months
✓ Chiropractic & Osteopathy	2 months
✓ Ante Natal - Midwife	2 months
✓ Acupuncture	2 months
✓ Remedial Massage	2 months
✓ Chinese Herbalism	2 months
✓ Exercise Physiology	2 months
✓ Non PBS Pharmaceuticals	2 months
✓ Health Management	6 months

This policy does not include cover for

✗ Major Dental & Endodontic
✗ Orthodontic
✗ Podiatry
✗ Dietary
✗ Mental Health (incl. Psychology)
✗ Speech Therapy
✗ Eye Therapy
✗ Occupational Therapy
✗ Home Nursing
✗ Health Aids & Appliances
✗ Hearing Aids
✗ Blood Glucose Monitors
✗ Travel & Accommodation
✓ Included Service Benefits for this treatment or service are included on this cover. Further details on what costs are covered are outlined in this document.
✗ Excluded Service This treatment or service is not included on this cover, and no benefits will be paid.

Get more from your cover with Bupa

Overseas Health Advice Line

If the unexpected happens while overseas, our 24-hour health advice line can provide phone-based support and information. Plus, if planning a trip overseas, you can get pre-departure medical information on the countries you are visiting. Just look for the number on the back of your membership card.

Other Insurances

We help give you peace of mind by helping to take care of your travel, home and car insurance needs. Bupa health insurance members receive a 15% discount on Bupa Travel Insurance, 10% discount on Bupa Home and Car Insurance. Ask us about how we can help today!

Bupa Plus

Even when you're in great health, there are still plenty of ways to get everyday value from your cover. For great value discounts visit: bupaplus.com.au

^ Waiting periods, fund and policy rules apply.

* Bupa Travel, Home and Car Insurance issued by Insurance Australia Limited (IAL) ABN 11 000 016 722 AFSL 227681. Any advice is general advice only and does not take into account your individual circumstances. A Product Disclosure Statement is available at bupa.com.au and should be considered before making any decision on these products. Bupa HI Pty Ltd ABN 81 000 057 590 is an authorised representative (number 3542669) of IAL.

Waiting Periods

When first taking out or upgrading health cover, for most services there's a period of time before coverage for the services on the new policy starts.

If switching from another health insurer, these waiting periods may not apply, so check with us first.

Get up to 60% back with Members First

We have agreements with a network of dentists, chiropractors, physiotherapists and optical providers across Australia. We call them our Members First Extras providers.

When you choose to visit a Members First provider, in most instances you will receive higher benefits and on Budget Extras 60 you will have the certainty of receiving at least 60% back for most general dental, physio and chiro - up to your yearly limits.

Pay nothing for check-ups

In addition to Members First benefits, pay nothing for your regular dental check-ups and more at Members First Platinum, when you combine Hospital and Extras. Up to yearly limits.*

Find out more at bupa.com.au/members-first-platinum

Find Members First Platinum dentists at bupa.com.au/find-a-provider

Recognised Providers

Extras service providers must meet certain requirements to be recognised by Bupa and for us to pay towards the cost of your treatment. Before you book a treatment or service, it's a good idea to check with us so we can confirm whether we recognise the provider you're planning to visit.

Find a Provider

Visit bupa.com.au/find-a-provider to check whether your current provider has an agreement with Bupa, or to find a Members First provider. Please note, this does not include a full list of providers.

How to claim?

Electronic claiming on-the-spot is the fastest way to claim. After treatment, swipe your Bupa card and the claim will be processed automatically. There are no forms to complete and you'll only pay the remaining balance.

If you can't claim electronically, for most services you can log onto myBupa and enter the details found on your receipt via the 'make a claim' section. We'll transfer the payment directly to your bank account, so have your BSB and account number ready.

Finally, claim forms are available to print from our website or you can pick one up in a Bupa store.

Ambulance

Cover for emergency ambulance transport or on-the-spot treatment by our recognised providers, capped per calendar year at one trip for singles and two for couples or families. If claimable from another source, a benefit won't be paid by Bupa. For more, see the Important Information Guide.

Services	Benefits**^		Yearly limit per calendar year
General Dental	Members First	Other Recognised Providers	\$350 per person
Periodic oral examination (012)#	\$31.20	\$22.00	
Scale & clean (114)#	\$62.70	\$44.00	
Fluoride treatment (121)#	\$18.90	\$15.50	
Surgical tooth extraction (322)	\$151.20	\$62.60	
Filling/tooth restoration (531)	\$89.40	\$51.00	
			#Payable once every 6 months
Major Dental & Endodontic	Members First	Other Recognised Providers	
Full crown veneered (615)	n/a	n/a	
Dentures - complete (719)	n/a	n/a	
Filling of one root canal (417)	n/a	n/a	
Orthodontic	Recognised Providers		
Braces for upper and lower teeth including removal plus fitting of retainer (881)	n/a		
Optical	Members First	Other Recognised Providers	Members First Providers \$210 per person OR Other Recognised Providers \$150 per person
Our Members First providers and Optical Partners Specsavers offer you access to a range of 'no gap' packages. Any packages are subject to yearly limits and waiting periods.			
Frames (110)	\$139.00	\$105.00	
Single vision lens (212)	\$73.20	\$45.00	
Progressive lens (512)	\$144.60	\$95.00	
Physiotherapy	Members First	Other Recognised Providers	\$350 per person
			(combined limit for Physiotherapy, Chiropractic & Osteopathy, Ante Natal - Midwife, Acupuncture, Remedial Massage, Chinese Herbalism, Exercise Physiology)
Physiotherapy initial attendance	\$51.00	\$30.00	
Physiotherapy subsequent attendance	\$43.20	\$24.00	
Chiropractic & Osteopathy	Members First	Other Recognised Providers	(combined limit - see Physiotherapy)
Chiropractic initial attendance	\$53.40	\$31.50	
Chiropractic subsequent attendance	\$37.20	\$21.50	
Osteopathy initial attendance	n/a	\$31.50	
Osteopathy subsequent attendance	n/a	\$21.50	
Podiatry	Members First	Other Recognised Providers	
Podiatry initial attendance	n/a	n/a	
Podiatry subsequent attendance	n/a	n/a	
Ante Natal - Midwife	Recognised Providers		(combined limit - see Physiotherapy)
Lactation consultant for feeding difficulties	\$33.00		
Dietary	Recognised Providers		
Dietary initial attendance	n/a		
Dietary subsequent attendance	n/a		

Mental Health (incl. Psychology)
Recognised Providers

Psychology initial attendance	n/a
Psychology subsequent attendance	n/a
Counselling initial attendance	n/a
Counselling subsequent attendance	n/a

Speech Therapy
Recognised Providers

Speech Therapy initial attendance	n/a
Speech Therapy subsequent attendance	n/a

Eye Therapy
Recognised Providers

Eye Therapy initial attendance	n/a
Eye Therapy subsequent attendance	n/a

Occupational Therapy
Recognised Providers

Occupational Therapy initial attendance	n/a
Occupational Therapy subsequent attendance	n/a

Acupuncture
Recognised Providers

(combined limit - see Physiotherapy)
Sub-limits apply of \$100 per person up to \$200 per policy (combined limit for Acupuncture, Remedial Massage, Chinese Herbalism, Exercise Physiology)

Acupuncture initial attendance	\$22.00
Acupuncture subsequent attendance	\$18.00

Remedial Massage
Recognised Providers

(combined limit - see Physiotherapy)
Sub-limits apply (combined limit - see Acupuncture)

Remedial massage initial attendance	\$20.00
Remedial massage standard attendance	\$17.00

Chinese Herbalism
Recognised Providers

(combined limit - see Physiotherapy)
Sub-limits apply (combined limit - see Acupuncture)

Chinese Herbalism initial attendance	\$17.00
Chinese Herbalism subsequent attendance	\$17.00

Exercise Physiology
Recognised Providers

(combined limit - see Physiotherapy)
Sub-limits apply (combined limit - see Acupuncture)

Exercise Physiology initial attendance	\$17.00
Exercise Physiology subsequent attendance	\$17.00

Non PBS Pharmaceuticals
Recognised Providers

\$100 per person

100% of charge up to \$40.00 after deduction of the PBS co-payment per script.

Health Management
Recognised Providers

\$50 per person

50% of charge up to limit

Home Nursing
Recognised Providers

Covers selected services	n/a
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Health Aids & Appliances

Recognised Providers

Asthma pump	n/a
CPAP devices	n/a
TENS machine	n/a
Hire repair and maintenance (6 month wait)	n/a

Hearing Aids

Recognised Providers

Hearing aid	n/a
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Blood Glucose Monitors

Recognised Providers

Blood glucose monitor	n/a
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Travel & Accommodation

Recognised Providers

Travel Expenses	n/a
Accommodation Expenses (per night)	n/a

*^Listed benefits are examples and are not exhaustive. Benefits listed for consultations relate to in-person/face-to-face treatment.

Yearly Limit

The maximum amount you can claim for a service per person, per calendar year. This limit resets on 1st January and doesn't 'roll over'.

Sub-limits

A limit within the yearly limit. It applies to a specific service or treatment within a broader service group. Once the sub-limit or yearly limit is reached, no more benefits can be paid for services provided in that calendar year.

Membership or Policy Limits

The maximum total amount claimable by everyone covered on a policy for the specified Extras service. Membership or policy limits apply per calendar year, in addition to individual yearly limits. The policy limit may not allow for all people on the cover to claim their individual limits.

Lifetime Limit

This limit applies to an individual, usually for orthodontic. Once the lifetime limit is reached, no more claims for this type of service are payable, even if you leave Bupa and start a new cover with us in the future.