

Corporate Choice 70

Get 70% back for a wide range of extras at Bupa recognised providers up to yearly limits

Flexible Limits for a wide range of extras services including general dental, physio, remedial massage and more, with 70% back for most items at Bupa recognised providers, up to yearly limits. Plus, get 100% back on optical and digital mental health, up to yearly limits.



High 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





\$104.00 per month

This product is for Employees/members of organisations with arrangements with this health insurer.

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

Check your cover first

When planning treatment, check what you're covered for including waiting periods using myBupa.com.au. Other information can also be found in our Important Information Guide and our Fund Rules on bupa.com.au or visit bupa.com.au/contact-us to get in touch.



Extras Cover

Corporate Choice 70

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

This policy includes cover for	Waiting periods
✓ General Dental	2 months
✓ Major Dental & Endodontic	12 months
✓ Orthodontic	12 months
✓ Optical	2 months
✓ Physiotherapy	2 months
✓ Chiropractic & Osteopathy	2 months
✓ Podiatry	2 months
✓ Foot Orthotics	12 months
✓ Ante Natal - Midwife	2 months
✓ Dietary	2 months
✓ Mental Health (incl. Psychology)	2 months
✓ Digital Mental Health	2 months
✓ Speech Therapy	2 months
✓ Eye Therapy	2 months
✓ Occupational Therapy	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
✓ Health Aids & Appliances	12 months
✓ Hearing Aids	12 months
✓ Blood Glucose Monitors	12 months

This policy does not include cover for

- ✗ Home Nursing
- ✗ 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

Digital Mental Health

Bupa offers cover for Online Cognitive Behavioural Therapy courses as part of your Digital Mental Health services. Developed by a team of mental health experts, these courses teach coping skills to help manage symptoms of anxiety and depression. You can claim 100% back of the fee agreed between Bupa and the provider up to yearly limits at Bupa recognised providers.

Flexible Limits

For most services, have the flexibility of claiming up to the entire combined yearly limit on one type of service or split it amongst them - the choice is yours. Please refer to Extras services on the following pages for yearly limits and benefits payable per claim.

Health Management - gyms, personal training and mole mapping

To help you manage your health, we'll provide a benefit towards some of the costs of gym memberships, personal training and mole mapping services at Bupa recognised providers. Personal training and gym fees are only claimable when the exercise program is designed to address or improve a specific health or medical condition. Please ask your medical provider to complete the Health Management Gym and PT Medical Form available at <https://bupa.com.au/gyms-and-mole-mapping>.

Life Rewards

It's our way of saying thanks for doing life with Bupa. With Life Rewards, the more life we share, the more rewarding it gets. Member-only offers, discounted eGift Cards, dining discounts, and competitions are just the beginning. Visit bupa.com.au/liferewards to find out more.

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.

Choose your own provider and get 70% back

Get 70% back on your chosen selections at recognised providers, up to yearly limits. 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 your provider to ensure they are recognised by Bupa, or you can contact us to check.

Dental Partners

Our dental partner offering gives you greater flexibility and choice for your dental needs. For further information including eligible products, benefits, limits, and recognised Dental Partners visit bupa.com.au/dentalpartners

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, to find a Members First provider or Optical Partner. Please note, this does not include a full list of all Bupa recognised providers.

How to claim?

Electronic claiming on-the-spot is the fastest way to claim. After treatment, swipe or tap your Bupa card and the claim will be processed automatically, 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. For other claim options contact us.

Ambulance

Cover for uncapped emergency ambulance transport or on-the-spot treatment by our recognised providers in each state of Australia. If claimable from another source, a benefit won't be paid by Bupa. For more, see the Important Information Guide. There is a 1 day waiting period for emergency ambulance and on-the-spot treatment.

Services	Benefits**^	Yearly limit per calendar year
General Dental	Recognised Providers	\$1000 per person
Periodic oral examination (012)#	70% of charge up to limit	(combined limit for General Dental, Major Dental & Endodontic, Orthodontic, Physiotherapy, Chiropractic & Osteopathy, Podiatry, Ante Natal - Midwife, Dietary, Mental Health (incl. Psychology), Digital Mental Health, Speech Therapy, Eye Therapy, Occupational Therapy, Acupuncture, Remedial Massage, Chinese Herbalism, Exercise Physiology, Non PBS Pharmaceuticals, Health Management, Health Aids & Appliances, Foot Orthotics, Hearing Aids, Blood Glucose Monitors)
Scale & clean (114)#	70% of charge up to limit	
Fluoride treatment (121)#	70% of charge up to limit	
Surgical tooth extraction (322)	70% of charge up to limit	
Filling/tooth restoration (531)	70% of charge up to limit	
		Refer to bupa.com.au/dentalpartners for further details Claims for preventative treatment (012,121,114) do not reduce your yearly limit #Payable once every 6 months
Major Dental & Endodontic	Recognised Providers	(combined limit - see General Dental)
Full crown veneered (615)	70% of charge up to limit	Benefits start after 12-month waiting period served ^Dentures payable once every 3 years
Dentures - complete (719)^	70% of charge up to limit	
Filling of one root canal (417)	70% of charge up to limit	
Orthodontic	Recognised Providers	(combined limit - see General Dental)
Braces for upper and lower teeth including removal plus fitting of retainer (881)	70% of charge up to limit	\$2000 lifetime limit for Orthodontic Benefits start after 12-month waiting period served
Optical	Recognised Providers	\$250 per person
Frames (110)	100% of charge up to limit	
Single vision lens (212)	100% of charge up to limit	
Progressive lens (512)	100% of charge up to limit	
Physiotherapy	Recognised Providers	(combined limit - see General Dental)
Physiotherapy initial attendance	70% of charge up to limit	
Physiotherapy subsequent attendance	70% of charge up to limit	
Chiropractic & Osteopathy	Recognised Providers	(combined limit - see General Dental)
Chiropractic initial attendance	70% of charge up to limit	
Chiropractic subsequent attendance	70% of charge up to limit	
Osteopathy initial attendance	70% of charge up to limit	
Osteopathy subsequent attendance	70% of charge up to limit	
Podiatry	Recognised Providers	(combined limit - see General Dental)
Podiatry initial attendance	70% of charge up to limit	
Podiatry subsequent attendance	70% of charge up to limit	
Foot Orthotics	Recognised Providers	(combined limit - see General Dental)
Custom made Orthotics	70% of charge up to limit	Sub-limits apply of \$400 per person Benefits start after 12-month waiting period served

Ante Natal - Midwife

Lactation consultant for feeding difficulties

Recognised Providers

70% of charge up to limit

(combined limit - see General Dental)

Dietary

Dietary initial attendance

70% of charge up to limit

Dietary subsequent attendance

70% of charge up to limit

(combined limit - see General Dental)

Mental Health (incl. Psychology)

Psychology initial attendance

70% of charge up to limit

Psychology subsequent attendance

70% of charge up to limit

Counselling initial attendance+

70% of charge up to limit

Counselling subsequent attendance+

70% of charge up to limit

Social Work (psychological therapies) initial attendance

70% of charge up to limit

Social Work (psychological therapies) subsequent attendance

70% of charge up to limit

(combined limit - see General Dental)

+Counselling includes Indigenous Counselling

Digital Mental Health

Online Cognitive Behavioural Therapy

Recognised Providers

100% of charge up to limit

(combined limit - see General Dental)

Speech Therapy

Speech Therapy initial attendance

70% of charge up to limit

Speech Therapy subsequent attendance

70% of charge up to limit

(combined limit - see General Dental)

Eye Therapy

Eye Therapy initial attendance

70% of charge up to limit

Eye Therapy subsequent attendance

70% of charge up to limit

(combined limit - see General Dental)

Occupational Therapy

Occupational Therapy initial attendance

70% of charge up to limit

Occupational Therapy subsequent attendance

70% of charge up to limit

(combined limit - see General Dental)

Acupuncture

Acupuncture initial attendance

70% of charge up to limit

Acupuncture subsequent attendance

70% of charge up to limit

(combined limit - see General Dental)

Remedial Massage

Remedial massage initial attendance

70% of charge up to limit

Remedial massage standard attendance

70% of charge up to limit

(combined limit - see General Dental)

Chinese Herbalism

Chinese Herbalism initial attendance

70% of charge up to limit

Chinese Herbalism subsequent attendance

70% of charge up to limit

(combined limit - see General Dental)

Exercise Physiology

Exercise Physiology initial attendance

70% of charge up to limit

Exercise Physiology subsequent attendance

70% of charge up to limit

(combined limit - see General Dental)

Non PBS Pharmaceuticals	Recognised Providers 70% of charge up to \$1000.00 after deduction of the PBS co-payment per script.	(combined limit - see General Dental)
Health Management	Recognised Providers 70% of charge up to limit	(combined limit - see General Dental) Benefits payable for Gym Memberships, Personal Training, Mole Mapping Services (including Skin Checks), Weight Management Programs, Nicotine Replacement Therapy and Health Subscriptions only.
Home Nursing Covers selected services	Recognised Providers n/a	
Health Aids & Appliances	Recognised Providers	(combined limit - see General Dental)
Asthma pump	70% of charge up to limit	Asthma pump: 1 service(s) every 2 years CPAP devices: 1 service(s) every 2 years TENS machine: 1 service(s) every 3 years per policy Contact Bupa for the complete list of benefits
CPAP devices	70% of charge up to limit	
TENS machine	70% of charge up to limit	
Hire repair and maintenance (6 month wait)	70% of charge up to limit	
Hearing Aids	Recognised Providers	(combined limit - see General Dental)
Hearing aid	70% of charge up to limit	Sub-limits apply of 1 service(s) every 1 years
Blood Glucose Monitors	Recognised Providers	(combined limit - see General Dental)
Blood glucose monitor	70% of charge up to limit	Sub-limits apply of 1 service(s) every 1 years
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.

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.