

Corporate Classic

All-round Extras cover for a wide range of services

Extras cover providing benefits for a wide range of services. You will get back at least 80% of the cost for most items at our extras network providers (Members First), up to yearly limits. Plus, if you combine your Extras with a family Hospital cover you'll get gap free for kids for most dental, physio, chiro and podiatry consultations at our Members First providers up to your 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

Family - 3 or more people, only 2 of whom are adults. Dependent Child non-students aged 21-24 are not covered on this policy. Please contact us for options.

Base premium before any rebate, loading or discount

\$177.60 per month





This policy is closed to new members. This policy is also closed to existing members wishing to change their cover.

This product is only available 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

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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
✓ 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
✓ Home Nursing	2 months
✓ Health Aids & Appliances	12 months
✓ Hearing Aids	12 months
✓ Blood Glucose Monitors	12 months
✓ Travel & Accommodation	2 months

✓ **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.

Get more from your cover with Bupa

Loyalty Maximums

The longer you're with Bupa, the more you can get back. For selected services, your yearly limit increases each calendar year, up to a set amount. Please refer to selected Extras services on the corresponding pages. To check what your loyalty limit is, please contact us.

Accident Benefit

When requiring urgent hospital treatment as the result of an accident, the Accident Benefit helps pay the hospital excess or co-payment and can boost extras limits up to \$2,000 per person per calendar year and \$4,000 per membership per calendar year. For Bupa's accident definition and explanation, please see the Important Information Guide.

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.

Digital Mental Health

Bupa offers rebates for Online Cognitive Behavioural Therapy courses as part of your 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.

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 80% back with Members First

We have agreements with a network of dentists, chiropractors, podiatrists and physiotherapists 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 Corporate Classic you will have the certainty of receiving at least 80% back for most dental, physio, chiro and podiatry consultations - up to your yearly limits.

Plus, if you combine your Extras with a family hospital cover, we'll cover the cost of your kids' dental, chiro, physio and podiatry consultations up to the age of 25 if they remain on your policy, for most services when treatment is provided by a Members First provider.**

Optical Partners

Our partner offering gives you greater flexibility and choice for your optical needs. You'll get access to higher set benefits at our Optical Partners including a 'no gap' fixed-priced package experience on glasses (up to your yearly limits and subject to waiting periods). For the list of recognised Optical providers visit bupa.com.au/opticalpartners

Pay nothing for Dental 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, to find a Members First provider or Optical Partner. 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 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 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.

**Excludes orthodontic, orthotics and hospital treatments. Yearly limits, waiting periods, fund and policy rules apply.

^ Waiting periods, fund and policy rules apply.

Services	Benefits**^		Yearly limit per calendar year
General Dental	Members First	Other Recognised Providers	Year 1: \$400 per person, Year 2: \$480 per person, Year 3: \$560 per person, Year 4: \$640 per person, Year 5: \$720 per person, Year 6 +: \$800 per person
Periodic oral examination (012)#	\$41.60	\$24.65	
Scale & clean (114)#	\$83.60	\$48.40	
Fluoride treatment (121)#	\$25.20	\$22.80	
Surgical tooth extraction (322)	\$201.60	\$88.00	
Filling/tooth restoration (531)	\$119.20	\$57.10	
			#Payable once every 6 months
Major Dental & Endodontic	Members First	Other Recognised Providers	Year 1: \$500 per person, Year 2: \$500 per person, Year 3: \$600 per person, Year 4: \$700 per person, Year 5: \$800 per person, Year 6: \$900 per person, Year 7 +: \$1000 per person (combined limit for Major Dental & Endodontic, Orthodontic)
Full crown veneered (615)	\$500.00	\$500.00	
Dentures - complete (719)^	\$500.00	\$500.00	
Filling of one root canal (417)	\$201.60	\$159.50	
			Benefits start after 12-month waiting period served
			^Dentures payable once every 3 years
Orthodontic	Recognised Providers		(combined limit - see Major Dental & Endodontic) \$1600 lifetime limit for Orthodontic
Braces for upper and lower teeth including removal plus fitting of retainer (881)	100% of charge up to limit		Benefits start after 12-month waiting period served
Optical	Optical Partners	Other Recognised Providers	\$240 per person
Frames (110)	\$195.00	\$127.20	
Single vision lens (212)	\$97.60	\$50.95	
Progressive lens (512)	\$192.80	\$107.70	
Physiotherapy	Members First	Other Recognised Providers	Year 1: \$400 per person, Year 2: \$480 per person, Year 3: \$560 per person, Year 4: \$640 per person, Year 5: \$720 per person, Year 6 +: \$800 per person (combined limit for Physiotherapy, Ante Natal - Midwife)
Physiotherapy initial attendance	\$68.00	\$37.00	
Physiotherapy subsequent attendance	\$57.60	\$31.25	
Chiropractic & Osteopathy	Members First	Other Recognised Providers	\$500 per person up to \$1000 per policy
Chiropractic initial attendance	\$71.20	\$37.30	
Chiropractic subsequent attendance	\$49.60	\$25.65	
Osteopathy initial attendance	n/a	\$37.30	
Osteopathy subsequent attendance	n/a	\$25.65	
Podiatry	Members First	Other Recognised Providers	\$600 per person (combined limit for Podiatry, Dietary, Mental Health (incl. Psychology), Digital Mental Health, Speech Therapy, Eye Therapy, Occupational Therapy, Acupuncture, Remedial Massage, Chinese Herbalism, Exercise Physiology, Health Aids & Appliances, Hearing Aids, Blood Glucose Monitors)
Podiatry initial attendance	\$58.00	\$32.00	
Podiatry subsequent attendance	\$50.00	\$26.00	

Does not include Orthotics. Where applicable, benefits may be payable under Health Aids & Appliances.

Ante Natal - Midwife	Recognised Providers	(combined limit - see Physiotherapy)
Lactation consultant for feeding difficulties	\$48.00	
Dietary	Recognised Providers	(combined limit - see Podiatry)
Dietary initial attendance	\$46.00	
Dietary subsequent attendance	\$27.00	
Mental Health (incl. Psychology)	Recognised Providers	(combined limit - see Podiatry)
Psychology initial attendance	\$63.00	
Psychology subsequent attendance	\$47.00	
Counselling initial attendance	\$39.00	
Counselling subsequent attendance	\$35.00	
Digital Mental Health	Recognised Providers	(combined limit - see Podiatry) Sub-limits apply of \$100 per person
Online Cognitive Behavioural Therapy	100% of charge up to limit	
Speech Therapy	Recognised Providers	(combined limit - see Podiatry)
Speech Therapy initial attendance	\$69.00	
Speech Therapy subsequent attendance	\$46.00	
Eye Therapy	Recognised Providers	(combined limit - see Podiatry)
Eye Therapy initial attendance	\$32.00	
Eye Therapy subsequent attendance	\$22.00	
Occupational Therapy	Recognised Providers	(combined limit - see Podiatry)
Occupational Therapy initial attendance	\$36.00	
Occupational Therapy subsequent attendance	\$25.00	
Acupuncture	Recognised Providers	(combined limit - see Podiatry)
Acupuncture initial attendance	\$24.00	
Acupuncture subsequent attendance	\$24.00	
Remedial Massage	Recognised Providers	(combined limit - see Podiatry)
Remedial massage initial attendance	\$20.00	
Remedial massage standard attendance	\$20.00	
Chinese Herbalism	Recognised Providers	(combined limit - see Podiatry)
Chinese Herbalism initial attendance	\$24.00	
Chinese Herbalism subsequent attendance	\$24.00	
Exercise Physiology	Recognised Providers	(combined limit - see Podiatry)
Exercise Physiology initial attendance	\$24.00	
Exercise Physiology subsequent attendance	\$24.00	
Non PBS Pharmaceuticals	Recognised Providers	\$300 per person
	80% of charge after deduction of the PBS co-payment per script.	

Health Management	Recognised Providers 50% of charge up to limit	\$100 per person
Home Nursing Covers selected services	Recognised Providers \$35.00	\$350 per person
Health Aids & Appliances Asthma pump CPAP devices TENS machine Hire repair and maintenance (6 month wait)	Recognised Providers 80% of charge up to limit 80% of charge up to limit 80% of charge up to \$175.00 80% of charge up to \$100.00	(combined limit - see Podiatry) Sub-limits apply 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 Hire repair and maintenance: \$100 per person per year Contact Bupa for the complete list of benefits
Hearing Aids Hearing aid	Recognised Providers 80% of charge up to limit	(combined limit - see Podiatry) Sub-limits apply of \$600 per person every 3 years Sub-limits apply of 1 service(s) every 3 years
Blood Glucose Monitors Blood glucose monitor	Recognised Providers 80% of charge up to limit	(combined limit - see Podiatry) Sub-limits apply of 1 service(s) every 1 years
Travel & Accommodation Travel Expenses Accommodation Expenses (per night) Minimum distance of 200kms travel required	Recognised Providers 100% of charge up to limit \$40.00	Travel: \$100 per person Accommodation: \$150 per person Where applicable, benefits will be paid under your Hospital cover (cannot claim benefits on both hospital and extras for the same trip).

^^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'.

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.

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.