

# Corporate Essentials

Entry-level Extras cover to protect you from the unexpected

Extras providing benefits for commonly used services such as general and major dental, optical, physio, chiro, and natural therapies. You will get back at least 70% of the cost for most items at our extras network providers (Members First), up to yearly limits. At other recognised providers you will receive set benefits for most items up to yearly limits. Plus, you can access a range of 'no gap' optical packages at our range of Optical Partners.



## 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

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

\$68.30 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](https://bupa.com.au)
-  Log into [mybupa.com.au](https://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](https://myBupa.com.au). Other information can also be found in our Important Information Guide and our Fund Rules on [bupa.com.au](https://bupa.com.au) or visit [bupa.com.au/contact-us](https://bupa.com.au/contact-us) to get in touch.



# Extras Cover

## Corporate Essentials

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
✓ Optical	2 months
✓ Physiotherapy	2 months
✓ Chiropractic & Osteopathy	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

✗ Orthodontic
✗ Podiatry
✗ Ante Natal - Midwife
✗ Dietary
✗ Mental Health (incl. Psychology)
✗ Digital Mental Health
✗ Speech Therapy
✗ Eye Therapy
✗ Occupational Therapy
✗ Home Nursing
✗ Health Aids & Appliances
✗ Hearing Aids
✗ Blood Glucose Monitors
✗ Travel & Accommodation
✓ <b>Included Service</b> Benefits for this treatment or service are included on this cover. Further details on what costs are covered are outlined in this document.
✗ <b>Excluded Service</b> 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\*

\* Waiting periods, fund and policy rules apply.

### 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](http://bupaplus.com.au)

### 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 70% back with Members First

We have agreements with a network of dentists, chiropractors 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 Essentials you will have the certainty of receiving at least 70% back for most dental, physio and chiro - up to yearly limits.

### 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](http://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.<sup>^</sup>

Find out more at [bupa.com.au/members-first-platinum](http://bupa.com.au/members-first-platinum)

Find Members First Platinum dentists at [bupa.com.au/find-a-provider](http://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](http://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.

\* 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](http://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.

Services	Benefits**^		Yearly limit per calendar year
<b>General Dental</b>	Members First	Other Recognised Providers	\$400 per person  (combined limit for General Dental, Major Dental & Endodontic)
Periodic oral examination (O12)#	\$36.40	\$22.00	
Scale & clean (114)#	\$73.15	\$44.00	
Fluoride treatment (121)#	\$22.05	\$15.50	
Surgical tooth extraction (322)	\$176.40	\$62.60	
Filling/tooth restoration (531)	\$104.30	\$51.00	
			#Payable once every 6 months
<b>Major Dental &amp; Endodontic</b>	Members First	Other Recognised Providers	(combined limit - see General Dental)
Full crown veneered (615)	\$400.00	\$400.00	
Dentures - complete (719)^	\$400.00	\$400.00	
Filling of one root canal (417)	\$176.40	\$125.00	
			^Dentures payable once every 3 years
<b>Orthodontic</b>	Recognised Providers		
Braces for upper and lower teeth including removal plus fitting of retainer (881)	n/a		
<b>Optical</b>	Optical Partners	Other Recognised Providers	\$200 per person
Frames (110)	\$171.00	\$105.00	
Single vision lens (212)	\$85.40	\$45.00	
Progressive lens (512)	\$168.70	\$95.00	
<b>Physiotherapy</b>	Members First	Other Recognised Providers	\$300 per person  (combined limit for Physiotherapy, Chiropractic & Osteopathy, Acupuncture, Remedial Massage, Chinese Herbalism, Exercise Physiology)
Physiotherapy initial attendance	\$59.50	\$30.00	
Physiotherapy subsequent attendance	\$50.40	\$24.00	
<b>Chiropractic &amp; Osteopathy</b>	Members First	Other Recognised Providers	(combined limit - see Physiotherapy)
Chiropractic initial attendance	\$62.30	\$31.50	
Chiropractic subsequent attendance	\$43.40	\$21.50	
Osteopathy initial attendance	n/a	\$31.50	
Osteopathy subsequent attendance	n/a	\$21.50	
<b>Podiatry</b>	Members First	Other Recognised Providers	
Podiatry initial attendance	n/a	n/a	
Podiatry subsequent attendance	n/a	n/a	
<b>Ante Natal - Midwife</b>	Recognised Providers		
Lactation consultant for feeding difficulties	n/a		
<b>Dietary</b>	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

**Digital Mental Health**
**Recognised Providers**

Online Cognitive Behavioural Therapy	n/a
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**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)

Acupuncture initial attendance	\$21.00
Acupuncture subsequent attendance	\$21.00

**Remedial Massage**
**Recognised Providers**

(combined limit - see Physiotherapy)

Remedial massage initial attendance	\$17.50
Remedial massage standard attendance	\$17.50

**Chinese Herbalism**
**Recognised Providers**

(combined limit - see Physiotherapy)

Chinese Herbalism initial attendance	\$21.00
Chinese Herbalism subsequent attendance	\$21.00

**Exercise Physiology**
**Recognised Providers**

(combined limit - see Physiotherapy)

Exercise Physiology initial attendance	\$21.00
Exercise Physiology subsequent attendance	\$21.00

**Non PBS Pharmaceuticals**
**Recognised Providers**

\$150 per person

70% of charge after deduction of the PBS co-payment per script.

**Health Management**
**Recognised Providers**

\$100 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'.

**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.