

FLEXtras 4 Standard 50

Flexible Extras where you're in control

Extras cover that gives you the flexibility to choose four services to suit your needs. Receive 50% back at any recognised provider, up to yearly limits. You can make changes to your selections and see what you're covered for in mybupa.com.au.



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

\$50.20 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

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

FLEXtras 4 Standard 50

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
✓ Home Nursing	2 months
✓ Travel & Accommodation	2 months

This policy does not include cover for

✗ Health Management
✗ Health Aids & Appliances
✗ Hearing Aids
✗ Blood Glucose Monitors

- ✓ **Included Service**
Choice of four services. If selected, benefits for this service are included on this cover. Further details on what costs are covered are outlined in this document.
- ✗ **Excluded Service**
This service is not included on this cover and no benefits will be paid.

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 or changing to a different product with us, these waiting periods may not apply, so check with us first.

If you've already served your initial two month waiting period on FLEXtras you won't have any additional waiting periods when you swap a service, except for services that have a 12 month waiting period.

Services with a 12 month waiting period are Foot Orthotics, Major Dental and Orthodontics - this waiting period applies when these services are added to your FLEXtras cover, regardless of how long you've held your product.

Choose your own provider and get 50% back

Get 50% 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.

Choosing and changing FLEXtras selections

Extras cover that gives you the flexibility to choose four services to suit your needs. Receive 50% back at any recognised provider, up to yearly limits. You can see what you're covered for at any time in myBupa.com.au

If you want to swap a service you haven't claimed for in that calendar year you can make that change at any time. If you've already made a claim on the service you wish to change, you'll need to wait until 1 January of the next year; this is when your limits reset. Alternatively, we can help you to review your cover to see if there is a better fit for you.

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.

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. Digital Mental Health is included when you select Mental Health (incl. Psychology).

General Insurance

At Bupa, we can help protect your home and car. Speak with us today about Bupa General Insurance and learn about the benefits available to our existing Health members.*

Travel and Accommodation

We can help cover the cost of travel when essential medical or hospital treatment can't be provided nearby. This depends on your level of Extras cover, and whether or not the total return distance is 200 kilometres or more from where you live.

*Bupa home, landlord and car insurance is distributed by Bupa HI Pty Ltd, an authorised representative of Open Insurance Pty Ltd, AFSL 451712 (Open). This insurance is issued by Open on behalf of the insurer, The Hollard Insurance Company Pty Ltd, AFSL 241436. Bupa and Open act as agents of Hollard and not on your behalf. Any advice provided is general in nature only and does not consider your objectives, financial situation or needs. You should carefully read the Product Disclosure Statement and Financial Services Guide and consider the Target Market Determination to help you decide if the product is right for you.

Services	Benefits**^	Yearly limit per calendar year
General Dental	Recognised Providers	\$500 per person
Periodic oral examination (O12)#	50% of charge up to limit	
Scale & clean (114)#	50% of charge up to limit	
Fluoride treatment (121)#	50% of charge up to limit	
Surgical tooth extraction (322)	50% of charge up to limit	
Filling/tooth restoration (531)	50% of charge up to limit	
		#Payable once every 6 months
Major Dental & Endodontic	Recognised Providers	\$500 per person
Full crown veneered (615)	50% of charge up to limit	
Dentures - complete (719)^	50% of charge up to limit	
Filling of one root canal (417)	50% of charge up to limit	
		Benefits start after 12-month waiting period served
		^Dentures payable once every 3 years
Orthodontic	Recognised Providers	\$600 per person
Braces for upper and lower teeth including removal plus fitting of retainer (881)	50% of charge up to limit	
		\$1200 lifetime limit for Orthodontic
		Benefits start after 12-month waiting period served
Optical	Recognised Providers	\$200 per person
Frames (110)	50% of charge up to limit	
Single vision lens (212)	50% of charge up to limit	
Progressive lens (512)	50% of charge up to limit	
Physiotherapy	Recognised Providers	\$350 per person
Physiotherapy initial attendance	50% of charge up to limit	
Physiotherapy subsequent attendance	50% of charge up to limit	
Chiropractic & Osteopathy	Recognised Providers	\$350 per person
Chiropractic initial attendance	50% of charge up to limit	
Chiropractic subsequent attendance	50% of charge up to limit	
Osteopathy initial attendance	50% of charge up to limit	
Osteopathy subsequent attendance	50% of charge up to limit	
Podiatry	Recognised Providers	\$350 per person
Podiatry initial attendance	50% of charge up to limit	
Podiatry subsequent attendance	50% of charge up to limit	
		(combined limit for Podiatry, Foot Orthotics)
		When you select Podiatry it includes Foot Orthotics
Foot Orthotics	Recognised Providers	(combined limit - see Podiatry)
Custom made Orthotics	50% of charge up to limit	
		Foot Orthotics is included when you select Podiatry. Benefits start after 12-month waiting period served.
Ante Natal - Midwife	Recognised Providers	\$200 per person
Lactation consultant for feeding difficulties	50% of charge up to limit	

Dietary	Recognised Providers	\$200 per person
Dietary initial attendance	50% of charge up to limit	
Dietary subsequent attendance	50% of charge up to limit	
Mental Health (incl. Psychology)	Recognised Providers	\$250 per person
Psychology initial attendance	50% of charge up to limit	
Psychology subsequent attendance	50% of charge up to limit	
Counselling initial attendance+	50% of charge up to limit	
Counselling subsequent attendance+	50% of charge up to limit	
Social Work (psychological therapies) initial attendance	50% of charge up to limit	
Social Work (psychological therapies) subsequent attendance	50% of charge up to limit	
		When you select Mental Health (incl. Psychology) it includes Digital Mental Health
		+Counselling includes Indigenous Counselling
Digital Mental Health	Recognised Providers	(combined limit - see Mental Health (incl. Psychology))
Online Cognitive Behavioural Therapy	100% of charge up to limit	
		Digital Mental Health is included when you select Mental Health (incl. Psychology)
Speech Therapy	Recognised Providers	\$200 per person
Speech Therapy initial attendance	50% of charge up to limit	
Speech Therapy subsequent attendance	50% of charge up to limit	
Eye Therapy	Recognised Providers	\$200 per person
Eye Therapy initial attendance	50% of charge up to limit	
Eye Therapy subsequent attendance	50% of charge up to limit	
Occupational Therapy	Recognised Providers	\$200 per person
Occupational Therapy initial attendance	50% of charge up to limit	
Occupational Therapy subsequent attendance	50% of charge up to limit	
Acupuncture	Recognised Providers	\$100 per person
Acupuncture initial attendance	50% of charge up to limit	
Acupuncture subsequent attendance	50% of charge up to limit	
Remedial Massage	Recognised Providers	\$180 per person
Remedial massage initial attendance	50% of charge up to limit	
Remedial massage standard attendance	50% of charge up to limit	
Chinese Herbalism	Recognised Providers	\$100 per person
Chinese Herbalism initial attendance	50% of charge up to limit	
Chinese Herbalism subsequent attendance	50% of charge up to limit	
Exercise Physiology	Recognised Providers	\$200 per person
Exercise Physiology initial attendance	50% of charge up to limit	
Exercise Physiology subsequent attendance	50% of charge up to limit	
Non PBS Pharmaceuticals	Recognised Providers	\$300 per person
	50% of charge up to \$300.00 after deduction of the PBS co-payment per script.	

Health Management
Recognised Providers

n/a

Home Nursing
Recognised Providers
\$200 per person

Covers selected services

50% of charge up to limit

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

Blood Glucose Monitors
Recognised Providers

Blood glucose monitor

n/a

Travel & Accommodation
Recognised Providers
**Travel: \$100 per person
Accommodation: \$150 per person**

Travel Expenses

50% of charge up to limit

Accommodation Expenses (per night)

50% of charge up to limit

Where applicable, benefits will be paid under your Hospital cover (cannot claim benefits on both hospital and extras for the same trip).

Minimum distance of 200kms travel required

*^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'.

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.