

Freedom 50 Extras

Choose your own provider and get 50% back on included extras

A range of extras services including general dental, physio and chiro with 50% back for most items at recognised providers, up to yearly limits. Plus, Flexi Limits that increase each year and can be used for any of the extras services included on your cover.



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

\$19.15 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.



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
✓ Physiotherapy	2 months
✓ Chiropractic & Osteopathy	2 months

This policy does not include cover for

✗ Major Dental & Endodontic
✗ Orthodontic
✗ Optical
✗ 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
✗ 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.

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.

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.

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.

Flexi Limits

For selected 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. The yearly limit increases each calendar year, up to a set amount. Please refer to Extras services on the following pages for yearly limits and benefits payable per claim.

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.*

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.

*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 Holland Insurance Company Pty Ltd, AFSL 241436. Bupa and Open act as agents of Holland 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	Year 1: \$500 per person, Year 2: \$600 per person, Year 3 +: \$700 per person (combined limit for General Dental, Physiotherapy, Chiropractic & Osteopathy)
Periodic oral examination (012)#	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	
Full crown veneered (615)	n/a	
Dentures - complete (719)	n/a	
Filling of one root canal (417)	n/a	
Orthodontic	Recognised Providers	
Braces for upper and lower teeth including removal plus fitting of retainer (881)	n/a	
Optical	Recognised Providers	
Frames (110)	n/a	
Single vision lens (212)	n/a	
Progressive lens (512)	n/a	
Physiotherapy	Recognised Providers	(combined limit - see General Dental)
Physiotherapy initial attendance	50% of charge up to limit	
Physiotherapy subsequent attendance	50% of charge up to limit	
Chiropractic & Osteopathy	Recognised Providers	(combined limit - see General Dental)
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	
Podiatry initial attendance	n/a	
Podiatry subsequent attendance	n/a	
Ante Natal - Midwife	Recognised Providers	
Lactation consultant for feeding difficulties	n/a	
Dietary	Recognised Providers	
Dietary initial attendance	n/a	
Dietary subsequent attendance	n/a	

Mental Health (incl. Psychology)
Recognised Providers

Psychology initial attendance
 Psychology subsequent attendance
 Counselling initial attendance
 Counselling subsequent attendance
 Social Work (psychological therapies) initial attendance
 Social Work (psychological therapies) subsequent attendance

n/a
 n/a
 n/a
 n/a
 n/a
 n/a

Digital Mental Health
Recognised Providers

Online Cognitive Behavioural Therapy

n/a

Speech Therapy
Recognised Providers

Speech Therapy initial attendance
 Speech Therapy subsequent attendance

n/a
 n/a

Eye Therapy
Recognised Providers

Eye Therapy initial attendance
 Eye Therapy subsequent attendance

n/a
 n/a

Occupational Therapy
Recognised Providers

Occupational Therapy initial attendance
 Occupational Therapy subsequent attendance

n/a
 n/a

Acupuncture
Recognised Providers

Acupuncture initial attendance
 Acupuncture subsequent attendance

n/a
 n/a

Remedial Massage
Recognised Providers

Remedial massage initial attendance
 Remedial massage standard attendance

n/a
 n/a

Chinese Herbalism
Recognised Providers

Chinese Herbalism initial attendance
 Chinese Herbalism subsequent attendance

n/a
 n/a

Exercise Physiology
Recognised Providers

Exercise Physiology initial attendance
 Exercise Physiology subsequent attendance

n/a
 n/a

Non PBS Pharmaceuticals
Recognised Providers

n/a

Health Management
Recognised Providers

n/a

Home Nursing
Recognised Providers

Covers selected services

n/a

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 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.