

HealthSmart \$500 Excess - Silver Plus

Hospital and Extras for Singles or
Couples not planning a family

A packaged cover that helps pay for inpatient hospital and medical expenses in private and public hospitals for services included. Plus, cover for selected extras. Enjoy 70% back for most items at our extras network providers (Members First) along with selected no gap optical packages (and more) at our Optical Partners, up to yearly limits.



Silver Plus Hospital



Medium 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

Couple - 2 adults (and no-one else).

Base premium before any rebate, loading or discount

\$493.70 per month

You may be entitled to the Australian Government rebate on this premium. Your individual premium may also include a Lifetime Health Cover loading, an age-based discount for 18 to 29-year-olds and/or a corporate discount.

Medicare Levy Surcharge (MLS)

This policy exempts you from the Medicare Levy Surcharge.

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

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

Call us first

When planning treatment, call us first to discuss your options and check what you're covered for including waiting periods. Other important information you should know can be found in our Important Information Guide and our Fund Rules. Visit bupa.com.au, call us on 134 135 or drop by your local Bupa store to get your copy of the guide and rules. To find a store near you, visit bupa.com.au/find-a-store





Hospital Cover

HealthSmart \$500 Excess - Silver Plus

Provides benefits towards hospital accommodation and doctors' fees if you're admitted to hospital.

This policy includes cover for

- ✓ Rehabilitation
- ✓ Hospital psychiatric services
- ✓ Palliative care
- ✓ Brain and nervous system
- ✓ Blood
- ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✓ Eye (not cataracts)
- ✓ Cataracts
- ✓ Ear, nose and throat
- ✓ Implantation of hearing devices
- ✓ Tonsils, adenoids and grommets
- ✓ Bone, joint and muscle
- ✓ Joint reconstructions
- ✓ Joint replacements
- ✓ Back, neck and spine
- ✓ Kidney and bladder
- ✓ Dialysis for chronic kidney failure
- ✓ Digestive system
- ✓ Hernia and appendix
- ✓ Gastrointestinal endoscopy
- ✓ Heart and vascular system
- ✓ Lung and chest
- ✓ Gynaecology
- ✓ Miscarriage and termination of pregnancy
- ✓ Male reproductive system
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Insulin pumps
- ✓ Pain management
- ✓ Pain management with device
- ✓ Breast surgery (medically necessary)
- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Skin
- ✓ Dental surgery
- ✓ Sleep studies
- ✓ Podiatric surgery (provided by a registered podiatric surgeon) #

This policy does not include cover for

- ✗ Weight loss surgery
- ✗ Pregnancy and birth
- ✗ Assisted reproductive services

✓ 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.

Limited hospital accommodation and approved prostheses benefits only

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.

2 months	for palliative care, rehabilitation and psychiatric treatments
12 months	for pre-existing conditions
2 months	for all other treatments
No waiting period	for accidents after joining

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.

Excess and Co-payment

Excess

You will have to pay an excess of \$500 per admission. This is limited to a maximum of \$500 per person and \$1000 per policy per year. This excess is based on calendar year, and applies for all hospital admissions, including overnight admission or day procedures.

Co-payment

No co-payments. This does not include where the hospital may charge an additional daily cost.

Hospital Costs

Bupa has agreements with private hospitals to help provide certainty on costs when admitted to hospital for included services.

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on privatehealth.gov.au for which hospitals have arrangements with your insurer.

For more detail about the types of hospital agreements Bupa has, please visit bupa.com.au/find-a-provider

Network Hospitals

At all agreement hospitals in Bupa's network, receive cover for accommodation, intensive care and theatre fees for included services. In addition to our Network Hospitals, other agreements include:

Members First Hospitals

Get complimentary local calls, TV usage and a daily newspaper. Access to a single room if booked and requested at least 24 hours prior to admission or get \$50 back from the hospital per night (subject to conditions).

Members First Day Hospitals

No out-of-pocket expenses for inpatient medical fees charged by a surgeon, anaesthetist or other specialists when admitted to hospital for included services.

Fixed Fee Hospitals

At a small number of Network Hospitals, an additional set amount or 'fixed fee' may be charged by the hospital per day, capped at a maximum amount for overnight stays. The daily fixed fee amount may vary based on the hospital and is in addition to any excess or co-payment.

Non-agreement/other hospitals

If admitted to a private hospital Bupa does not have an agreement with, the benefit will only partially cover the cost and there are likely to be significant out-of-pocket expenses. Payment may be required upfront for accommodation, doctor's services (including diagnostic tests), surgically implanted prostheses and personal expenses. Some benefits may be claimed back from Bupa for these items.

Medical Costs

Medical costs are fees charged by doctors, surgeons, anaesthetists or other medical specialists for treatment when you're admitted to hospital. The benefits for medical costs depends on whether the specialists participate and choose to use the Bupa Medical Gap Scheme.

Out of pocket costs

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

There are a number of ways to minimise or eliminate your out-of-pocket costs, visit bupa.com.au for more details.

For more information about treatment or service definitions, contact us or go to bupa.com.au/glossary



Things you should know

How you are covered

Members First, Network or Fixed Fee Hospitals

When admitted to a private hospital Bupa has an agreement with, for a service included on your policy, you are covered for inpatient hospital charges including:

- Accommodation for overnight or same-day stays
- Operating theatre and intensive care fees
- Supplied pharmaceuticals approved by the Pharmaceutical Benefit Scheme (PBS)
- Physio, occupational therapy, speech therapy and other allied health services
- Surgically implanted prosthesis listed on the Australian Government Prostheses List up to the approved benefits
- Private room where available

Public Hospitals

When choosing to be admitted as a private patient in a public hospital for an included service, you are covered for most hospital charges in a similar way as in a private hospital.

You can choose your own doctor, if they are available. The doctor you choose may be the same doctor who would have been allocated by the hospital if you were a public patient.

For accommodation, the benefits paid are the amounts for shared room accommodation as set by the Australian Government. If you are provided a private room, Bupa will pay an additional fixed benefit only. Any charges above this, you will have to pay.

For more information on cover in a Public Hospital, please see the Important Information Guide.

Medical Costs

Medicare has a list of fees for medical treatments called the 'Medicare Benefit Schedule' or 'MBS'. For associated medical costs for included services, Bupa pays 25% of this fee, and Medicare pays 75%. Any charges above the MBS are out-of-pocket costs.

In-hospital Pathology and Radiology diagnostic tests recognised by Medicare and performed by Bupa contracted providers will be billed direct to Bupa, with no gap for you to pay.

When you might have to pay

In Private Hospitals

Situations when you might have to pay include:

- As an outpatient, when not admitted to hospital (e.g. Emergency room treatment)

- The fixed daily fee charged by a Fixed Fee hospital
- Charges above the benefit paid for shared room accommodation at a hospital Bupa does not have an agreement with
- For surgically implanted prostheses not on the Australian Government Prostheses List, or for charges above the approved benefits for prostheses on the List
- Psychiatric and rehabilitation programs at a hospital Bupa does not have an agreement with
- Hospital treatment not recognised by Medicare. For a comprehensive list please see our Fund Rules.
- Pay TV, internet access, non-local calls, newspapers, boarder fees, meals ordered for visitors, any other personal expenses charged, unless included in your cover
- When in hospital for more than 35 days and have been classified as a 'nursing home type' patient.
- When choosing to use any allied health provider other than the hospital's practitioner for services that are part of inpatient treatment (e.g. chiropractors, dietitians or psychologists)
- Compensation or damages charges claimable from another source (e.g. workers compensation)
- Any treatment or service provided outside Australia
- Some non-Pharmaceutical Benefit Schedule (PBS), high cost drugs

In Public Hospitals

When choosing to be treated as a private patient in a public hospital, you may be charged out-of-pocket costs for:

- Charges above the minimum benefits for shared room accommodation as set by the Australian Government
- Costs for a private room, above the fixed benefit, that Bupa pays in addition to the shared room accommodation benefit
- Charges above the approved benefits on the Australian Government Prostheses List for surgically implanted prostheses
- Personal expenses e.g. TV hire and telephone calls

Out-of-hospital medical costs

Before or after a hospital admission there will usually be appointments with General Practitioners (GPs), specialists, pathology and/or radiology tests. Health insurers are not permitted, by law, to pay benefits toward medical treatment provided outside of a hospital admission (known as outpatient treatment). You will need to check with your GP or Specialist for any out-of-pocket costs you need to pay.

Services not recognised by Medicare

You will not be covered for medical costs for surgical procedures performed by a dentist, podiatrist, podiatric surgeon or any other practitioner not eligible for a rebate by Medicare. For procedures performed by a dentist or podiatrist, you may be able to claim some of the hospital costs if included on your cover.

How you might reduce costs

Bupa Medical Gap Scheme

The Bupa Medical Gap Scheme is designed to remove or reduce the costs you pay for your treatment in hospital. Where a doctor chooses to use the Scheme for your treatment, they agree to only charge up to a certain fee. Bupa then pays a much higher amount than we normally would to help cover the extra cost.

If a doctor uses the no-gap option, Bupa covers all of the extra charges, so you pay nothing for that doctor's medical fees.

Otherwise, for each doctor choosing to use the Medical Gap Scheme, the most you'll pay is up to \$500 out-of-pocket on medical costs.

Each doctor involved in your treatment can choose to use the Bupa Medical Gap Scheme for your admission in a Public Hospital, or a Private Hospital with which Bupa has an agreement.

See bupa.com.au/medicalgapscheme for more.

Members First Day Hospitals

If you are treated in a Members First Day Hospital, there are no out-of-pocket costs for inpatient medical treatment (Not available in NT). Any co-payment or excess as part of your cover will still apply.

Get more from your cover with Bupa

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 accident, per person, per calendar year and \$4,000 per accident, per membership per calendar year. For Bupa's accident definition and explanation, please see the Important Information Guide.

Travel Insurance Bonus

Receive up to eight days (seven nights) of Essentials travel insurance annually. Alternatively, use the equivalent value as a discount on the premium for any Bupa Travel Insurance policy**

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.

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.

Travel and Accommodation

Helps cover the cost of travel for essential medical or hospital treatment not available close to home, where the total return distance is 200 kilometres or more from where you live. Up to \$100 per person, per trip for travel expenses and \$50 per night up to \$150 per person, per trip for accommodation. 2 month waiting period and eligibility criteria apply.

**Based on cost of Essentials travel insurance for under 65 year old at standard rates.

* 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 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.

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
✓ 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
✓ 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
✓ Blood Glucose Monitors	12 months

This policy does not include cover for

✗ Orthodontic
✗ Speech Therapy
✗ Eye Therapy
✗ Home Nursing
✗ Hearing Aids
✗ 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, fund and policy rules apply.

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, 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 this cover you will have the certainty of receiving at least 70% back for most dental, physio, chiro and podiatry consultations - up to your 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

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, 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.

Services	Benefits**^		Yearly limit per calendar year
General Dental	Members First	Other Recognised Providers	\$300 per person
Periodic oral examination (012)#	\$36.40	\$24.00	
Scale & clean (114)#	\$73.15	\$50.30	
Fluoride treatment (121)#	\$22.05	\$16.25	
Surgical tooth extraction (322)	\$176.40	\$92.35	
Filling/tooth restoration (531)	\$104.30	\$61.55	
			Claims for preventative treatment (012,121,114) do not reduce your yearly limit
			#Payable once every 6 months
Major Dental & Endodontic	Members First	Other Recognised Providers	\$800 per person
Full crown veneered (615)	\$800.00	\$635.00	
Dentures - complete (719)^	\$800.00	\$720.00	
Filling of one root canal (417)	\$176.40	\$130.00	
			^Dentures payable once every 3 years
Orthodontic	Recognised Providers		
Braces for upper and lower teeth including removal plus fitting of retainer (881)	n/a		
Optical	Optical Partners	Other Recognised Providers	\$180 per person OR \$260 per person at selected Optical Partners
Frames (110)	\$110.00	\$89.60	
Single vision lens (212)	\$85.40	\$62.30	
Progressive lens (512)	\$168.70	\$123.20	
			Higher limit available at Optical Partners (excluding Specsavers) until 31 December 2021.
Physiotherapy	Members First	Other Recognised Providers	\$350 per person
			(combined limit for Physiotherapy, Chiropractic & Osteopathy, Podiatry, Ante Natal - Midwife, Dietary, Mental Health (incl. Psychology), Occupational Therapy)
			Sub-limits apply of \$200 per person
Physiotherapy initial attendance	\$59.50	\$34.30	
Physiotherapy subsequent attendance	\$50.40	\$27.20	
Chiropractic & Osteopathy	Members First	Other Recognised Providers	(combined limit - see Physiotherapy)
			Sub-limits apply of \$200 per person
Chiropractic initial attendance	\$62.30	\$39.00	
Chiropractic subsequent attendance	\$43.40	\$25.00	
Osteopathy initial attendance	n/a	\$39.90	
Osteopathy subsequent attendance	n/a	\$37.10	
Podiatry	Members First	Other Recognised Providers	(combined limit - see Physiotherapy)
			Sub-limits apply of \$200 per person
Podiatry initial attendance	\$50.75	\$30.00	
Podiatry subsequent attendance	\$43.75	\$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)
			Sub-limits apply of \$200 per person
Lactation consultant for feeding difficulties	\$40.00		

Dietary	Recognised Providers	(combined limit - see Physiotherapy) Sub-limits apply of \$200 per person
Dietary initial attendance	\$50.00	
Dietary subsequent attendance	\$26.00	
Mental Health (incl. Psychology)	Recognised Providers	(combined limit - see Physiotherapy) Sub-limits apply of \$200 per person
Psychology initial attendance	\$73.00	
Psychology subsequent attendance	\$65.00	
Counselling initial attendance	\$32.00	
Counselling subsequent attendance	\$28.00	
Digital Mental Health	Recognised Providers	(combined limit - see Mental Health (incl. Psychology)) Sub-limits apply of \$100 per person
Online Cognitive Behavioural Therapy	100% of charge up to limit	
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	(combined limit - see Physiotherapy) Sub-limits apply of \$200 per person
Occupational Therapy initial attendance	\$66.00	
Occupational Therapy subsequent attendance	\$37.00	
Acupuncture	Recognised Providers	\$450 per person (combined limit for Acupuncture, Remedial Massage, Chinese Herbalism, Exercise Physiology) Sub-limits apply of \$150 per person
Acupuncture initial attendance	\$33.75	
Acupuncture subsequent attendance	\$26.25	
Remedial Massage	Recognised Providers	(combined limit - see Acupuncture) Sub-limits apply of \$150 per person
Remedial massage initial attendance	\$30.00	
Remedial massage standard attendance	\$26.25	
Chinese Herbalism	Recognised Providers	(combined limit - see Acupuncture) Sub-limits apply of \$150 per person
Chinese Herbalism initial attendance	\$22.50	
Chinese Herbalism subsequent attendance	\$22.50	
Exercise Physiology	Recognised Providers	(combined limit - see Acupuncture) Sub-limits apply of \$150 per person
Exercise Physiology initial attendance	\$31.50	
Exercise Physiology subsequent attendance	\$27.00	

Non PBS Pharmaceuticals	Recognised Providers Benefits payable for Travel Vaccines only 100% of charge up to \$50 after deduction of the PBS co-payment	\$225 per person
Health Management	Recognised Providers 50% of charge up to limit	\$100 per person
Home Nursing Covers selected services	Recognised Providers n/a	
Health Aids & Appliances	Recognised Providers	\$750 per person per year (combined limit for Health Aids & Appliances, Blood Glucose Monitors) Sub-limits apply
Asthma pump	\$135.50	Asthma pump: 1 service(s) every 2 years Hire repair and maintenance: \$100 per person Contact Bupa for the complete list of benefits
CPAP devices	n/a	
TENS machine	n/a	
Hire repair and maintenance (6 month wait)	60% of charge up to \$100.00	
Hearing Aids	Recognised Providers	
Hearing aid	n/a	
Blood Glucose Monitors	Recognised Providers	(combined limit - see Health Aids & Appliances)
Blood glucose monitor	\$131.25	1 service(s) per person every 1 year
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.