

Starter Extras

Entry level Extras cover for just the basics

Cover for the basics including General Dental, Optical, Physio, Chiro & Osteo and Remedial massage. Receive 60% back for most items at our extras network providers (Members First) up to yearly limits.



Low Extras

Product Availability

Victoria

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

\$27.95 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

Starter Extras

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

This policy does not include cover for

✗ Major Dental & Endodontic
✗ Orthodontic
✗ Podiatry
✗ Foot Orthotics
✗ Ante Natal - Midwife
✗ Dietary
✗ Mental Health (incl. Psychology)
✗ Digital Mental Health
✗ Speech Therapy
✗ Eye Therapy
✗ Occupational Therapy
✗ Acupuncture
✗ 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 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, these waiting periods may not apply, so check with us first.

Get up to 60% 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 Starter Extras you will have the certainty of receiving at least 60% back for most dental, physio and chiro up to your yearly limits. bupa.com.au/find-a-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 Partners 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 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

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.

[^] Waiting periods, fund and policy rules apply.

*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	Members First	Other Recognised Providers	\$500 per person (combined limit for General Dental, Physiotherapy, Chiropractic & Osteopathy)
Periodic oral examination (012)#	\$33.00	\$24.00	
Scale & clean (114)#	\$64.20	\$53.00	
Fluoride treatment (121)#	\$27.30	\$20.00	
Surgical tooth extraction (322)	\$135.00	\$84.00	
Filling/tooth restoration (531)	\$81.00	\$51.00	
			#Payable once every 6 months
Major Dental & Endodontic	Members First	Other Recognised Providers	
Full crown veneered (615)	n/a	n/a	
Dentures - complete (719)	n/a	n/a	
Filling of one root canal (417)	n/a	n/a	
Orthodontic	Recognised Providers		
Braces for upper and lower teeth including removal plus fitting of retainer (881)	n/a		
Optical	Optical Partners	Other Recognised Providers	\$150 per person
Frames (110)	\$139.00	\$115.50	
Single vision lens (212)	\$73.20	\$49.50	
Progressive lens (512)	\$144.60	\$104.50	
Physiotherapy	Members First	Other Recognised Providers	(combined limit - see General Dental)
Physiotherapy initial attendance	\$54.60	\$30.00	
Physiotherapy subsequent attendance	\$45.60	\$20.00	
Chiropractic & Osteopathy	Members First	Other Recognised Providers	(combined limit - see General Dental)
Chiropractic initial attendance	\$54.60	\$32.00	
Chiropractic subsequent attendance	\$37.80	\$22.00	
Osteopathy initial attendance	n/a	\$32.00	
Osteopathy subsequent attendance	n/a	\$22.00	
Podiatry	Members First	Other Recognised Providers	
Podiatry initial attendance	n/a	n/a	
Podiatry subsequent attendance	n/a	n/a	
Foot Orthotics	Recognised Providers		
Custom made Orthotics	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	n/a
Psychology subsequent attendance	n/a
Counselling initial attendance	n/a
Counselling subsequent attendance	n/a
Social Work (psychological therapies) initial attendance	n/a
Social Work (psychological therapies) 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

Acupuncture initial attendance	n/a
Acupuncture subsequent attendance	n/a

Remedial Massage
Recognised Providers
\$100 per person

Remedial massage initial attendance	\$26.00
Remedial massage standard attendance	\$22.10

Chinese Herbalism
Recognised Providers

Chinese Herbalism initial attendance	n/a
Chinese Herbalism subsequent attendance	n/a

Exercise Physiology
Recognised Providers

Exercise Physiology initial attendance	n/a
Exercise Physiology subsequent attendance	n/a

Non PBS Pharmaceuticals
Recognised Providers

n/a

Health Management
Recognised Providers

n/a

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'.