

Top Extras Boost

Extras cover for those who want extensive care

Great level of cover with high yearly limits. Receive up to 80% back for most items at our extras network providers (Members First) up to yearly limits.

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.



High 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

\$191.95 per month

Get in touch

-  Call us on 134 135
-  Visit bupa.com.au/contact
-  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. Visit bupa.com.au/contact to get in touch.



Extras Cover

Top Extras Boost

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
✓ Online Doctor Appointments	2 months
✓ Home Nursing	2 months
✓ Health Aids & Appliances	12 months
✓ Hearing Aids	12 months
✓ Blood Glucose Monitors	12 months
✓ Travel & Accommodation	2 months

This policy does not include cover for

✗ Health Management

✓ **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.

Yearly limits, waiting periods, benefit claiming restrictions, policy and fund 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 80% back with Members First

We have agreements with a network of dental practitioners, 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 Top Extras Boost you will have the certainty of receiving up to 80% back for most dental, physio, chiro and podiatry consultations 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

Dental Partners

Our dental partner offering gives you greater flexibility and choice for your dental needs. For further information including eligible products, benefits, limits, and recognised Dental Partners visit bupa.com.au/dentalpartners

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.

Services	Benefits**^		Yearly limit per calendar year
General Dental	Members First	Other Recognised Providers	\$1100 per person
Periodic oral examination (012)#	\$46.00	\$46.00	
Scale & clean (114)#	\$96.00	\$96.00	
Fluoride treatment (121)#	\$27.60	\$25.50	
Surgical tooth extraction (322)	\$216.00	\$156.00	
Filling/tooth restoration (531)	\$120.80	\$101.00	
			Refer to bupa.com.au/dentalpartners for further details 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	\$1100 per person
Full crown veneered (615)	\$1100.00	\$1100.00	
Dentures - complete (719)^	\$1100.00	\$1100.00	
Filling of one root canal (417)	\$204.00	\$201.60	
			Benefits start after 12-month waiting period served ^Dentures payable once every 3 years
Orthodontic	Recognised Providers		\$1000 per person \$2000 lifetime limit
Braces for upper and lower teeth including removal plus fitting of retainer (881)	100% of charge up to limit		Benefits start after 12-month waiting period served
Optical	Optical Partners	Other Recognised Providers	\$350 per person
Frames (110)	\$219.00	\$206.00	
Single vision lens (212)	\$109.80	\$81.50	
Progressive lens (512)	\$216.90	\$179.50	
Physiotherapy	Members First	Other Recognised Providers	\$1150 per person (combined limit for Physiotherapy, Chiropractic & Osteopathy)
Physiotherapy initial attendance	\$80.00	\$67.50	
Physiotherapy subsequent attendance	\$70.40	\$57.50	
Chiropractic & Osteopathy	Members First	Other Recognised Providers	(combined limit - see Physiotherapy)
Chiropractic initial attendance	\$80.00	\$66.00	
Chiropractic subsequent attendance	\$56.80	\$45.00	
Osteopathy initial attendance	n/a	\$81.00	
Osteopathy subsequent attendance	n/a	\$55.50	
Podiatry	Members First	Other Recognised Providers	\$500 per person (combined limit for Podiatry, Foot Orthotics)
Podiatry initial attendance	\$70.40	\$58.00	
Podiatry subsequent attendance	\$62.40	\$50.00	
Foot Orthotics	Recognised Providers		(combined limit - see Podiatry)
Custom made Orthotics	80% of charge up to limit		Benefits start after 12-month waiting period served
Ante Natal - Midwife	Recognised Providers		\$300 per person
Lactation consultant for feeding difficulties	\$79.20		

Dietary	Recognised Providers	\$650 per person (combined limit for Dietary, Speech Therapy, Eye Therapy, Occupational Therapy)
Dietary initial attendance	\$68.40	
Dietary subsequent attendance	\$40.80	
Mental Health (incl. Psychology)	Recognised Providers	\$650 per person (combined limit for Mental Health (incl. Psychology), Digital Mental Health, Acupuncture, Chinese Herbalism, Exercise Physiology)
Psychology initial attendance	\$166.00	
Psychology subsequent attendance	\$154.50	
Counselling initial attendance+	\$92.00	
Counselling subsequent attendance+	\$82.50	
Social Work (psychological therapies) initial attendance	\$96.00	
Social Work (psychological therapies) subsequent attendance	\$86.00	
		+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	
Speech Therapy	Recognised Providers	(combined limit - see Dietary)
Speech Therapy initial attendance	\$114.00	
Speech Therapy subsequent attendance	\$79.20	
Eye Therapy	Recognised Providers	(combined limit - see Dietary)
Eye Therapy initial attendance	\$46.80	
Eye Therapy subsequent attendance	\$33.60	
Occupational Therapy	Recognised Providers	(combined limit - see Dietary)
Occupational Therapy initial attendance	\$94.00	
Occupational Therapy subsequent attendance	\$79.50	
Acupuncture	Recognised Providers	(combined limit - see Mental Health (incl. Psychology))
Acupuncture initial attendance	\$49.40	
Acupuncture subsequent attendance	\$39.00	
Remedial Massage	Recognised Providers	\$300 per person
Remedial massage initial attendance	\$57.00	
Remedial massage standard attendance	\$45.00	
Chinese Herbalism	Recognised Providers	(combined limit - see Mental Health (incl. Psychology))
Chinese Herbalism initial attendance	\$41.60	
Chinese Herbalism subsequent attendance	\$31.20	
Exercise Physiology	Recognised Providers	(combined limit - see Mental Health (incl. Psychology))
Exercise Physiology initial attendance	\$41.60	
Exercise Physiology subsequent attendance	\$31.20	

Non PBS Pharmaceuticals	Recognised Providers 80% of charge up to \$500.00 after deduction of the PBS co-payment per script.	\$500 per person
Health Management	Recognised Providers n/a	
Online Doctor Appointments	Recognised Providers 100% of charge up to service limit	3 services per person Benefits payable for Blua Online Doctor Appointments only. Benefits are not payable for services included in the Medicare Benefit Schedule (MBS). Refer to blua.bupa.com.au for more details.
Home Nursing Covers selected services	Recognised Providers \$48.00	\$450 per person
Health Aids & Appliances Asthma pump CPAP devices TENS machine Hire repair and maintenance (6 month wait)	Recognised Providers 80% of charge up to limit 80% of charge up to limit 80% of charge up to limit 80% of charge up to limit	\$700 per person (combined limit for Health Aids & Appliances, Blood Glucose Monitors) Benefits start after 12-month waiting period served Asthma pump: 1 service(s) every 2 years CPAP devices: 1 service(s) every 2 years TENS machine: 1 service(s) every 3 years per policy Contact Bupa for the complete list of benefits
Hearing Aids Hearing aid	Recognised Providers 80% of charge up to limit	\$1200 per person Sub-limits apply of 1 service(s) every 3 years Benefits start after 12-month waiting period served
Blood Glucose Monitors Blood glucose monitor	Recognised Providers 80% of charge up to limit	(combined limit - see Health Aids & Appliances) Sub-limits apply of 1 service(s) every 1 years
Travel & Accommodation Travel Expenses Accommodation Expenses (per night) Minimum distance of 200kms travel required	Recognised Providers 100% of charge up to limit \$40.00	Travel: \$100 per person Accommodation: \$150 per person Where applicable, benefits will be paid under your Hospital cover (cannot claim benefits on both hospital and extras for the same trip).

^^Listed benefits are examples and are not exhaustive, benefits may differ to those listed depending on the state or territory in which treatment is received. 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.

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.