

# Top Extras

Extras cover for those who want a high level of care

High level cover for a wide range of services. Receive 70% 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

Family - 3 or more people, only 2 of whom are adults. Dependent non-students aged 21-31 are not covered on this policy. Please contact us for options.

### Base premium before any rebate, loading or discount

\$265.30 per month

## Get in touch

-  Call us on 134 135
-  Visit [bupa.com.au](https://bupa.com.au)
-  Log into [mybupa.com.au](https://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](https://myBupa.com.au). Other information can also be found in our Important Information Guide and our Fund Rules on [bupa.com.au](https://bupa.com.au) or visit [bupa.com.au/contact-us](https://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
✓ 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
✓ 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
✓ <b>Included Service</b> Benefits for this service are included on this cover. Further details on what costs are covered are outlined in this document.
✗ <b>Excluded Service</b> This service is not included on this cover and no benefits will be paid.

## 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.

### 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.\*

### 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 Top Extras you will have the certainty of receiving at least 70% back for most dental, physio, chiro and podiatry consultations up to your yearly limits. [bupa.com.au/find-a-provider](http://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](http://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.<sup>^</sup> Find out more at [bupa.com.au/members-first-platinum](http://bupa.com.au/members-first-platinum) Find Members First Platinum dentists at [bupa.com.au/find-a-provider](http://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](http://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.

<sup>^</sup> 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
<b>General Dental</b>	<b>Members First</b>	<b>Other Recognised Providers</b>	<b>\$1000 per person</b>
Periodic oral examination (012)#	\$37.80	\$36.00	
Scale & clean (114)#	\$74.90	\$71.00	
Fluoride treatment (121)#	\$22.05	\$22.05	
Surgical tooth extraction (322)	\$177.80	\$130.00	
Filling/tooth restoration (531)	\$104.30	\$84.00	
			Claims for preventative treatment (012,121,114) do not reduce your yearly limit
			#Payable once every 6 months
<b>Major Dental &amp; Endodontic</b>	<b>Members First</b>	<b>Other Recognised Providers</b>	<b>\$1000 per person</b>
Full crown veneered (615)	\$1000.00	\$1000.00	
Dentures - complete (719)^	\$1000.00	\$1000.00	
Filling of one root canal (417)	\$177.10	\$176.40	
			Benefits start after 12-month waiting period served
			^Dentures payable once every 3 years
<b>Orthodontic</b>	<b>Recognised Providers</b>		<b>\$800 per person</b>
			<b>\$1600 lifetime limit</b>
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
<b>Optical</b>	<b>Optical Partners</b>	<b>Other Recognised Providers</b>	<b>\$300 per person</b>
Frames (110)	\$183.00	\$159.00	
Single vision lens (212)	\$91.50	\$63.60	
Progressive lens (512)	\$180.75	\$134.60	
<b>Physiotherapy</b>	<b>Members First</b>	<b>Other Recognised Providers</b>	<b>\$950 per person</b>
			<b>(combined limit for Physiotherapy, Chiropractic &amp; Osteopathy)</b>
Physiotherapy initial attendance	\$65.10	\$50.00	
Physiotherapy subsequent attendance	\$56.70	\$42.00	
<b>Chiropractic &amp; Osteopathy</b>	<b>Members First</b>	<b>Other Recognised Providers</b>	<b>(combined limit - see Physiotherapy)</b>
Chiropractic initial attendance	\$65.10	\$55.00	
Chiropractic subsequent attendance	\$46.20	\$37.00	
Osteopathy initial attendance	n/a	\$55.00	
Osteopathy subsequent attendance	n/a	\$37.00	
<b>Podiatry</b>	<b>Members First</b>	<b>Other Recognised Providers</b>	<b>\$450 per person</b>
			<b>(combined limit for Podiatry, Foot Orthotics)</b>
Podiatry initial attendance	\$56.00	\$49.40	
Podiatry subsequent attendance	\$49.00	\$41.60	
<b>Foot Orthotics</b>	<b>Recognised Providers</b>		<b>(combined limit - see Podiatry)</b>
Custom made Orthotics	70% of charge up to limit		Benefits start after 12-month waiting period served
<b>Ante Natal - Midwife</b>	<b>Recognised Providers</b>		<b>\$250 per person</b>
Lactation consultant for feeding difficulties	\$74.40		

<b>Dietary</b>	<b>Recognised Providers</b>	<b>\$450 per person</b> (combined limit for Dietary, Speech Therapy, Eye Therapy, Occupational Therapy)
Dietary initial attendance	\$61.20	
Dietary subsequent attendance	\$33.60	
<b>Mental Health (incl. Psychology)</b>	<b>Recognised Providers</b>	<b>\$450 per person</b> (combined limit for Mental Health (incl. Psychology), Digital Mental Health, Acupuncture, Chinese Herbalism, Exercise Physiology)
Psychology initial attendance	\$109.20	
Psychology subsequent attendance	\$92.30	
Counselling initial attendance+	\$54.60	
Counselling subsequent attendance+	\$48.10	
Social Work (psychological therapies) initial attendance	\$54.60	
Social Work (psychological therapies) subsequent attendance	\$48.10	
		+Counselling includes Indigenous Counselling
<b>Digital Mental Health</b>	<b>Recognised Providers</b>	<b>(combined limit - see Mental Health (incl. Psychology))</b>
Online Cognitive Behavioural Therapy	100% of charge up to limit	
<b>Speech Therapy</b>	<b>Recognised Providers</b>	<b>(combined limit - see Dietary)</b>
Speech Therapy initial attendance	\$103.20	
Speech Therapy subsequent attendance	\$60.00	
<b>Eye Therapy</b>	<b>Recognised Providers</b>	<b>(combined limit - see Dietary)</b>
Eye Therapy initial attendance	\$38.40	
Eye Therapy subsequent attendance	\$32.40	
<b>Occupational Therapy</b>	<b>Recognised Providers</b>	<b>(combined limit - see Dietary)</b>
Occupational Therapy initial attendance	\$48.00	
Occupational Therapy subsequent attendance	\$38.40	
<b>Acupuncture</b>	<b>Recognised Providers</b>	<b>(combined limit - see Mental Health (incl. Psychology))</b>
Acupuncture initial attendance	\$44.20	
Acupuncture subsequent attendance	\$35.10	
<b>Remedial Massage</b>	<b>Recognised Providers</b>	<b>\$250 per person</b>
Remedial massage initial attendance	\$46.80	
Remedial massage standard attendance	\$33.80	
<b>Chinese Herbalism</b>	<b>Recognised Providers</b>	<b>(combined limit - see Mental Health (incl. Psychology))</b>
Chinese Herbalism initial attendance	\$36.40	
Chinese Herbalism subsequent attendance	\$27.30	
<b>Exercise Physiology</b>	<b>Recognised Providers</b>	<b>(combined limit - see Mental Health (incl. Psychology))</b>
Exercise Physiology initial attendance	\$36.40	
Exercise Physiology subsequent attendance	\$27.30	

<b>Non PBS Pharmaceuticals</b>	<b>Recognised Providers</b> 70% of charge up to \$400.00 after deduction of the PBS co-payment per script.	<b>\$400 per person</b>
<b>Health Management</b>	<b>Recognised Providers</b> n/a	
<b>Home Nursing</b> Covers selected services	<b>Recognised Providers</b> \$42.00	<b>\$350 per person</b>
<b>Health Aids &amp; Appliances</b>	<b>Recognised Providers</b> Asthma pump CPAP devices TENS machine Hire repair and maintenance (6 month wait)	<b>\$500 per person</b>  <b>(combined limit for Health Aids &amp; Appliances, Blood Glucose Monitors)</b>  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
<b>Hearing Aids</b>	<b>Recognised Providers</b> Hearing aid	<b>\$1000 per person</b>  <b>Sub-limits apply of 1 service(s) every 3 years</b>  Benefits start after 12-month waiting period served
<b>Blood Glucose Monitors</b>	<b>Recognised Providers</b> Blood glucose monitor	<b>(combined limit - see Health Aids &amp; Appliances)</b>  <b>Sub-limits apply of 1 service(s) every 1 years</b>
<b>Travel &amp; Accommodation</b>	<b>Recognised Providers</b> Travel Expenses Accommodation Expenses (per night)	<b>Travel: \$100 per person</b> <b>Accommodation: \$150 per person</b>  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.

### 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.

### 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.