

The background of the entire page is a photograph of a woman and a young child in a park. The woman is in the foreground, smiling broadly, with her hands clasped. She has dark hair tied up and is wearing a light blue sweater. The child is sitting on her shoulders, also smiling, wearing a light blue jacket. The background shows trees and a bright sky, suggesting a sunny day in a park.

Because Life Happens

Corporate Voluntary Product
Health Insurance

Effective 24 November 2021



Because you can't predict the future. (But you can prepare for it.)

Life can be full of unexpected surprises.

That's why Bupa has teamed up with your workplace to make sure your corporate health cover works for you. From great rates to special benefits, we've got you covered.

Because life happens, and when it does it's good to know you can rely on Bupa to help get you through it.

Thanks to your workplace, you've already made a great start – as they've secured you a great deal on your health insurance.

In this brochure

Quick overview	6
Hospital Cover explained	9
Extras Cover explained	15
Meet our Health Programs	20
Health Insurance that's better for you	22
And finally, the fine print	25

What's in it for you?

- Bupa Corporate Voluntary products are designed for you and your workmates.
- Competitive rates on great quality healthcare.
- Access to senior consultants who can help you choose the right cover.
- Access to insightful product education sessions.
- A wide range of products and extras to cover almost any life-stage.

Australians already have Medicare, so why should you take out private Health Insurance?



More control

Have more choice when it comes to your hospital, specialist, and when you'd like your non-emergency treatment to take place.



Claim back

Claim money back on some everyday health services that may not be covered through the public system, such as dental and physio.



Reduce wait times

Avoid public hospital waiting lists for non-emergency hospital treatments by using private hospitals.



Tax and rebates

Depending on age and income, there are several ways health insurance can financially assist through the Lifetime Health cover loading (LHC), the Government's Medicare Levy Surcharge (MLS) and the Government rebate.

Why Bupa is better for you

Here are a few ways we aim to make sure our corporate members get more value from their health cover:



More savings with the introduction of age-based discounting

If you're aged 18-29, you're entitled to receive a discount on your domestic Hospital cover. Once you've received an age-based discount, you'll retain that discount until you turn 41.



Family Feature

Got kids? We've got great news for you - because there's NO additional cost on family policies for kids, no matter how many children you have.



Easy access at myBupa

Use and view your membership details online or via our myBupa app. Access your cover details, make claims and update your membership 24/7 using any device with just a few clicks.

- Get real-time notifications when your claim is processed
- Check your remaining limits after your extras claim

Download to your smartphone today.



Bupa Plus rewards and discounts

We really like our members. So, with discounts and offers from over 40 partners, Bupa Plus is our way of saying thank you.

Movie vouchers up to 25% off the box office price when you buy Event Cinemas, Birch Carroll & Coyle, Greater Union & Village Cinemas movie vouchers online

Bowling get 15% off two games of bowling when you book online at Zone Bowling

RedBalloon receive \$30 off any RedBalloon experience when you spend \$129 or more

New Balance get 20% off selected full priced New Balance products purchased online

To redeem these offers and more, visit myBupa.com.au. Terms and conditions apply.



Make claiming easy¹

Tap and claim at Bupa recognised providers by downloading your Bupa membership card to your phone or wearable¹.

Follow the steps at bupa.com.au/digitalcard

Quick overview

**In good health? Need extra support?
Growing a family? On a budget? Or maybe...
Don't know where to start?**

Whatever life brings, start here!

We've kept everything simple, so you can choose the Hospital and Extras Cover that works for you.

Hospital Cover Best suited (but not limited) to	
Corporate Basic Hospital	Those who are: <ul style="list-style-type: none"> • Budget conscious. • Searching for basic coverage. • Taking hospital cover to be exempt from the Medicare Levy Surcharge.
Corporate Basic Plus Hospital	Those who are: <ul style="list-style-type: none"> • Searching for a little more than basic coverage. • Budget conscious. • Taking hospital cover to be exempt from the Medicare Levy Surcharge. • Want to be covered for selected medical procedures.
Corporate Bronze Plus Hospital	Those who are: <ul style="list-style-type: none"> • Looking for flexibility and stability. • Budget conscious. • Seeking cover for common procedures.
Corporate Silver Plus Mid Hospital	Those who are: <ul style="list-style-type: none"> • Looking for mid-range cover. • Not planning on having more children. • Seeking cover for a wide range of procedures.
Corporate Silver Plus Extensive Hospital	Those who are: <ul style="list-style-type: none"> • Not planning on having more children. • Seeking extensive cover.
Corporate Gold Hospital	Those who are: <ul style="list-style-type: none"> • Looking for comprehensive coverage. • Starting or expanding their family.

Low Cover

High Cover

Extras Cover Best suited (but not limited) to	
Corporate Budget Extras	Those who are: <ul style="list-style-type: none"> • Young and healthy. • Starting out with extras cover. • Budget conscious.
Corporate Everyday Extras	Those who are: <ul style="list-style-type: none"> • Looking for basic coverage for everyday services such as optical, physio and chiro.
Corporate Mid Extras	Those who are: <ul style="list-style-type: none"> • Looking for a broader range of cover, such as families (not including orthodontics). • Looking to get more back on their Extras.
Corporate Advanced Extras	Those who are: <ul style="list-style-type: none"> • Starting a family or have children. • Have children that require orthodontics. • Changing life-stage and require additional extras.
Corporate Total Extras	Those who are: <ul style="list-style-type: none"> • Seeking extensive range of services, and higher benefits and limits. • Looking for the most money back.

Low Cover

High Cover



Hospital Cover

From routine surgery to complex healthcare - and everything in between - we can help with a range of Hospital Cover that's just right for you. That includes great hospital features to help with your stay.

Key Hospital features



Accidents Happen Refund

When requiring hospital treatment as the result of an accident, Bupa will refund you the hospital excess you paid for the admission¹. For Bupa's accident definition and explanation, please see the Important Information Guide.



Accident inclusion

We understand that no one sees an accident coming, so you might not have thought to include some things on your cover. That's why, on these corporate hospital policies, for accidents sustained after joining, treatment which is restricted or is an exclusion on your cover, will be payable in the same way as an included service¹. For Bupa's accident definition and explanation, please see the Important Information Guide.



No Excess for kids

You won't pay any excess for children included on your membership up to the age of 25 if they need to go to hospital.



Ambulance cover you can count on

In a medical emergency, the last thing you should have to think about is the cost of getting to hospital. Our Corporate covers described in this brochure pick up the cost of emergency hospital ambulance transport, so you won't get any unwelcome financial surprises. Your cover includes unlimited emergency ambulance trips, and selected products² also include cover for non-emergency ambulance trips, capped up to \$5,000 per person each calendar year.



Bringing a bundle of joy into the world?

Bringing a bundle of joy into the world?

We'll help make it all that much easier with a range of pregnancy benefits at Members First hospitals which offer obstetrics and maternity care, including:

- Educational classes with advice on childbirth, breastfeeding and parenting.
- Exclusive postnatal clinics at selected hospitals for up to 8 weeks after you return home.

Members First Hospital Network

Members First Overnight Hospitals

Private room or money back guarantee

(only at our Members First Private Hospitals)

Private room or money back guarantee at our Members First hospitals means that you'll receive a private room when you book and request one at least 24 hours before the overnight admission. If a private room is not available, you'll receive \$50 back, per night, from the hospital. You'll also receive a complimentary daily newspaper and complimentary local calls. Applies to overnight admissions only. Excludes 'nursing home type patients', emergency care same-day or occasions where a private room is medically inappropriate.

Members First Day Hospitals

If you are treated in a Members First Day Hospital, there are no out-of-pocket expenses for inpatient medical services (e.g. your surgeon, anaesthetist or other specialist fees). Not available in NT. Any excess related to your cover will still apply.

Reducing your out-of-pocket hospital costs

Private hospitals do vary in cost and the facilities they provide. Below are some of the ways you can reduce your out-of-pocket costs, when you are treated as a private patient in a Members First or Network Hospital:

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 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.

No Gap Cardiac Services

Bupa has partnered with GenesisCare, Australia's largest group of privately practising cardiologists. As a Bupa member you'll have no out-of-pocket expenses for services from a GenesisCare cardiologist when you're admitted to hospital (not available in NSW, TAS & NT).

Medical Diagnostics

(Radiology and Pathology)

You'll pay no gap for in-hospital pathology and radiology diagnostic tests where recognised by Medicare and performed by Bupa contracted providers. For more information visit: www.bupa.com.au/radiology or www.bupa.com.au/pathology

¹ Accident definition: An unforeseen event, occurring by chance and caused by an unintentional and external force or object resulting in involuntary hurt or damage to the body, which occurred in Australia, which requires, within 72 hours of the event, medical advice or treatment from a registered medical practitioner other than the policy holder and, if necessary, any further medical treatment where such admission (including any readmission) or treatment must be within 180 days of the event.

² Available on Corporate Silver Plus Extensive Hospital and Corporate Gold Hospital covers.



Extras Cover

Choose it for how you'd use it.

Regular trips to the dentist or physio can all add up. But thankfully we've got you covered. With extras cover you may be able to claim money back for some of the costs of everyday health services, like dental, physio, optical and more.

Key Extras Features



Get 100% back on Massage, Physio and Chiro

Feel the difference with 100% back on your first Massage, Physio and Chiro service at Bupa recognised providers depending on your cover. Up to yearly limits¹.



Pay nothing for your kids

Little kids (and big kids) can come with big bills.

That's why when you combine Hospital and Extras² on a family membership, you pay nothing for most of your kids dental, physio, chiro, and podiatry consultations (excludes orthodontics, orthotics and hospital treatment) until they turn 25, at Members First providers. Up to yearly limits³.



Gym memberships and mole mapping

To help you manage your health get up to \$100 back on gym memberships, personal training or mole mapping services at Bupa recognised providers.⁴

bupa.com.au/campaigns/health-insurance/gyms-and-mole-mapping



100% back on orthodontics

On selected extras products you'll get 100% back on orthodontic treatments at Bupa recognised providers up to yearly limits⁵. You can even continue to keep claiming for orthodontic treatments until you reach your lifetime limit.



100% back on Optical

100% back on most items at recognised Optical providers, including frames, prescription lenses and contacts, up to yearly limits⁶.



Digital Mental Health

We know that mental health is just as important as physical health. To better support you, we have an agreement with This Way Up, offering Online Cognitive Behavioural Therapy (CBT) courses to help manage symptoms of anxiety and depression. Online CBT is designed to mimic a course of CBT treatment you'd typically receive when seeing a clinician face-to-face.

The Bupa Members First Extras Network

Members First

At every Members First Extras Provider, you'll pay less for most services included, such as most dental, physio, chiro and podiatry consultations⁷. It's just one of the benefits of being a Bupa member.

Members First Platinum

When you combine Hospital and Extras that include general dental, you pay nothing for your regular dental check-up and more at Members First Platinum dentists, up to yearly limits⁸. You'll get all the benefits of Members First, including more money back for most other dental services. Yearly limits apply.

bupa.com.au/members-first-platinum

Find a Members First provider

Our Find a Provider tool is a quick and easy way to find your nearest healthcare providers on our network. It includes things like hospitals and Bupa stores too – so you're never far away from great value.

bupa.com.au/find-a-provider

Bupa Recognised Providers

If we recognise a provider, we'll pay:

A basic, set amount toward the cost of any Extras services covered under your policy. It will usually be a lower amount than we'd pay for services from Members First Platinum, and Members First Providers.

¹Excludes Physiotherapy classes and group sessions, and Chiropractic X-rays. Waiting periods, fund and policy rules apply. ²Available on Corporate Mid Extras, Corporate Advanced Extras and Corporate Total Extras covers only. ³Waiting periods, fund and policy rules apply. ⁴On selected extras products. Gym memberships and personal training will only be claimable when the exercise program is designed to address or improve a specific health or medical condition though – for example, diabetes. ⁵Available on Corporate Advanced Extras and Corporate Total Extras covers. Waiting periods, fund and policy rules apply.

⁶Some optical items are not covered. Waiting periods, fund and policy rules apply. ⁷For most items at Members First Extras providers covering dental, physio, chiro, and podiatry consultations. Yearly limits, waiting periods, fund and policy rules apply. Excludes orthodontics, orthotics and hospital treatments. Set benefits apply at other recognised providers. ⁸Waiting periods, fund and policy rules apply.

Extras cover options

This table details the services available under each of our Extras cover options. Yearly limits shown are the most you can claim per person in a calendar year, depending on your cover.

Corporate Budget Extras
Get 50% back at Members First providers' on included Extras, up to yearly limits.

SERVICES	WAITING PERIODS	
General Dental	2 months	\$400
Major Dental	12 months	x
Orthodontics	12 months	x
Optical	2 months	x
Physiotherapy	2 months	\$200
Antenatal and Postnatal	2 months	x
Exercise Physiology	2 months	x
Chiropractic and Osteopathy	2 months	Combined limit with Physiotherapy
Health Management (includes gym memberships, personal training and mole mapping)	6 months	x
Non PBS Pharmaceuticals ²	2 months	x
Speech Therapy	2 months	x
Eye Therapy	2 months	x
Occupational Therapy	2 months	x
Dietary	2 months	x
Mental Health (includes Psychology, Counselling, Digital Mental Health)	2 months	\$100 <i>(Online CBT Only)</i>
Podiatry	2 months	x
Custom made foot orthotics	12 months	x
Health Aids & Appliances ³	12 months	x
Hearing Aids	12 months	x
Acupuncture	2 months	x
Chinese Herbalism	2 months	x
Massage Therapy ⁵	2 months	\$150
Home Nursing	2 months	x
Uncapped Emergency Ambulance Services	No waiting period	✓
ADDITIONAL BENEFITS		
Pay nothing for your regular dental check-ups up to yearly limits ⁶		✓
Pay nothing for your kids ⁷		x
100% back on Optical ⁸		x
Bowel Cancer Screening Kit ⁹		✓
100% back on your first Massage, Physio and Chiro service ¹⁰		Massage only
100% back on Orthodontics ¹¹		x

Corporate Everyday Extras	Corporate Mid Extras	Corporate Advanced Extras	Corporate Total Extras
Get 60% back at Members First providers' on included Extras, up to yearly limits.	Get 70% back at Members First providers' on included Extras, up to yearly limits.	Get 70% back at Members First providers' on included Extras, up to yearly limits.	Get 80% back at Members First providers' on included Extras, up to yearly limits.
Pay nothing for your kids dental, physio, chiro, and podiatry consultations at Members First providers ⁶			
\$600	\$800	\$900	\$1,000
x	\$800	\$800	\$1,100
x	x	Combined with Major Dental <i>(\$2,000 Lifetime Limit)</i>	\$800 <i>(\$2,600 Lifetime Limit)</i>
\$200	\$250	\$250	\$300
\$300	\$500	\$600	\$700
x	x	Combined limit with Physiotherapy	Combined limit with Physiotherapy
Combined limit with Physiotherapy	Combined limit with Physiotherapy	Combined limit with Physiotherapy	Combined limit with Physiotherapy
Combined limit with Physiotherapy	\$400	\$300	\$500
\$100	\$100	\$100	\$100
\$100 <i>(Cover for travel vaccines only)</i>	\$300	\$300	\$400
x	x	\$250	\$300
x	x	\$250	\$300
x	x	\$250	\$300
Combined limit with Physiotherapy	\$250	\$250	\$300
\$100 <i>(Online CBT only)</i>	\$400 <i>(\$100 sub-limit for online CBT)</i>	\$500 <i>(\$100 sub-limit for online CBT)</i>	\$500 <i>(\$100 sub-limit for online CBT)</i>
x	\$400	\$300	\$400
x	Combined limit with Podiatry	Combined limit with Podiatry	Combined limit with Podiatry
x	\$600 ⁴ <i>Sub-limits apply</i>	\$300 ⁴ <i>Sub-limits apply</i>	\$750 ⁴ <i>Sub-limits apply</i>
x	Combined limit with Health Aids & Appliances	x	Combined limit with Health Aids & Appliances
Combined limit with Physiotherapy	\$200	\$200	\$250
Combined limit with Physiotherapy	Combined limit with Acupuncture	Combined limit with Acupuncture	Combined limit with Acupuncture
\$150	\$200	\$200	\$300
x	x	x	\$350
✓	✓	✓	✓
✓	✓	✓	✓
✓	✓	✓	✓
✓	✓	✓	✓
Message only	Message & Physio only	Message & Physio only	Message, Physio and Chiro
x	x	✓	✓

¹ For most items at Members First Extras providers covering dental, physio, chiro and podiatry consultations. Yearly limits, waiting periods, fund and policy rules apply. Excludes orthodontics, orthotics and hospital treatments. Set benefits apply at other recognised providers. ² Benefits for prescription items that are non-PBS, TGA approved, and not appearing on our exclusions list. ³ A combined yearly limit applies to this service category. ⁴ Hire, repair of health aids and appliances available, for which a 6 month waiting period applies. ⁵ Massage Therapy includes Remedial Massage, Myotherapy and Traditional Chinese Medicine Remedial Massage from Bupa recognised providers. ⁶ Pay nothing for a range of preventative dental services at Members First Platinum, when you combine Hospital and Extras cover. Up to yearly limits. Waiting periods, fund and policy rules apply. ⁷ When you combine Hospital and Extras on a family membership, you pay nothing for most of your kids dental, physio, chiro, podiatry consultations (excludes orthodontics, orthotics and hospital treatment) until they turn 25, at Members First providers.

Up to yearly limits. Waiting periods, fund and policy rules apply. ⁸ 100% back on most items at recognised Optical providers, including frames, prescription lenses and contacts, up to yearly limits. Some optical items are not covered. Waiting periods, fund and policy rules apply. ⁹ Get one Bowel Cancer Screening test per person in a calendar year, up to yearly limits. ¹⁰ 100% back is only available on one visit with any Bupa recognised providers for Massage, Physiotherapy and Chiropractic each year. The product selected determines the range of services eligible for this feature. The benefits paid for a visit counts towards a customer's annual limit. Excludes Physio group consultations and Chiro x-rays. ¹¹ Enjoy 100% back on orthodontic treatment up to yearly limits. You can continue to claim for orthodontic treatment until you reach your lifetime limit. Waiting periods, fund and policy rules apply.

Because your health + wellbeing really matters

Your wellbeing is so much more than looking after your health alone. And everyone is different.

That's why we offer a range of health programs to support you¹ – at no extra cost – not only when you are in need but also to help you stay at your best.

Mental health

Mental health is just as important as physical health. For information and practical support you can trust, let us help.

Search 'Bupa Taking care of your mental health' for more information.

Having a baby

Introducing a small human to your household is a big change. Choosing to have a baby can make an impact in ways you may not always expect. We're here to make this transition a little smoother where we can.

Parent and Baby Wellbeing Program

Mental health support, at no extra cost, for new parents and parents-to-be who are finding the transition to parenthood difficult.

Community + home care

Care when and where you need it. Access ongoing health and care support services in your own home or community.

Osteoarthritis Healthy Weight for Life Program

Targeted weight loss, strength training and pain management program for eligible customers with hip or knee osteoarthritis.

Rehab Choices

Home rehab, nursing and other support services following a hospital admission, for eligible customers.

Chemotherapy Choices

Treatment infusions and care at home for cancer and other conditions, for eligible customers.

Palliative Care Choices

Specialist palliative care services delivered to you at home or in hospital according to your choices, for eligible customers.

Dialysis Choices

Haemodialysis treatment delivered at home to eligible customers with chronic kidney disease.

Health coaching

Whether you are living with a long-term medical condition, or just want to find a healthier you, our team of Bupa Health Professionals can help you.

Bupa Health Coaching Program

Support for customers who want to better manage a long-term health condition or make lifestyle changes to reduce their risk of developing health issues.

The COACH Program®

Telephone coaching for customers following a heart attack, stroke or other cardiovascular event.

Recovery Support Program

Phone support from a Bupa health professional to help you get back on your feet after a hospital admission.

To find out more about the health and wellbeing programs and services that are right for you, call Bupa TeleHealth on 1300 030 238 to speak with a Bupa health professional – or search 'Bupa Member Health Support Programs'.

¹ Fund, policy, program eligibility and wait period rules apply.

Because we're more than just health insurance

We also provide access to travel, home, car and pet insurance. And if you already have health insurance with us, you're eligible for discounts of up to 15% off* our general insurance products.



Home & Contents Insurance

Protect what is important to you.

From comprehensive coverage to a more basic level of protection, Bupa has a range of home insurance options – with a 24/7 claims assistance line should the unexpected happen.

bupa.com.au/home-insurance

Car Insurance

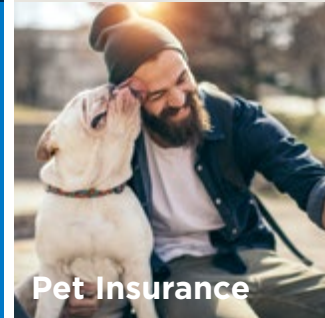


Trust your car to Bupa and choose from three levels of cover – Comprehensive Cover, Third Party Fire and Theft or Third-Party Property Damage.

bupa.com.au/car-insurance

Protect your pet's health with great value pet insurance. Choose from three levels of cover, providing up to 80% back on eligible vet bills.

bupa.com.au/pet-insurance



Pet Insurance

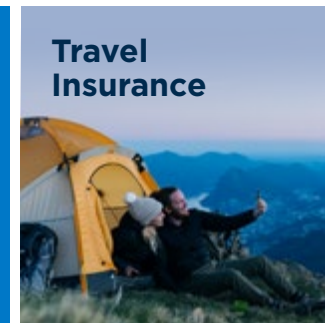


Valuables Insurance

Insure one (or multiple) items that you care about most, including your mobile, laptop, tablet or musical instruments from damage, theft and everyday accidents.

bupa.com.au/valuables-insurance

Travel Insurance



Explore the world and feel safe, protected and ready for the unexpected. With an easy online application, we'll have you covered when you need it.

bupa.com.au/travel-insurance

Landlords Insurance



Protect your leased or rental property with Bupa Landlords Insurance to cover against vandalism^ and damage, as well as optional loss of rent and theft cover.

bupa.com.au/landlords-insurance

*Additional excess applies. Please refer to the Product Disclosure Statement (PDS) for details. *Bupa Health members can get a 10% discount on Bupa Home, Car and Pet Insurance, and a 15% discount on Bupa Travel Insurance. Any applicable discounts for Bupa Home, Car and Travel Insurance may be subject to minimum premiums, and discounts only apply until a minimum premium is reached. When we determine your premium for Bupa Home and Car Insurance, we may also limit any increases or decreases in your premium by considering factors including at renewal your previous year's premium amount. For Bupa Home, Car and Travel Insurance, when you purchase your policy and at renewal you may not receive the full discount based on the premium calculation process. For Landlord policies this discount will not apply to the cost of the liability cover under those policies.

Bupa Home, Car and Travel Insurance is distributed by Bupa HI Pty Ltd ABN 81 000 057 590 an authorised representative of the issuer, Insurance Australia Limited ABN 11 000 016 722 AFSL 227681, trading as CGU Insurance. Bupa Pet Insurance is issued by The Holland Insurance Company Pty Ltd ABN 78 090 584 473, AFSL 241436, is arranged and administered by PetSure (Australia) Pty Ltd ABN 95 075 949 923, AFSL 420183 (PetSure) and is promoted and distributed by PetSure's Authorised Representative (AR) Bupa HI Pty Limited ABN 81 000 057 590, AR 354269. Any advice provided is general only, and does not take into account your individual objectives, financial situation or needs. Consider the relevant Product Disclosure Statement (PDS) to see if these products are right for you. PDS and Target Market Determination (TMD) are available at bupa.com.au.

We love our members. That's why we've made switching to Bupa so simple.

1. Making your move

When you join Bupa, an information exchange takes place between us and your previous fund. This exchange tells us your claims history including any waiting periods you may have served, provided to us as a clearance certificate from your fund. This can take up to 14 days, in which time you may not be able to make a claim.

Once we receive this information, we'll recognise the level of cover you had, carrying over any remaining limits such as optical on your Extras cover. If you want to be covered for something new or to a new amount, a waiting period may apply.

2. Private Health Insurance Rebate

You might be asked to complete an Australian Government Rebate Form and you can do this by logging in to **myBupa.com.au** or calling **134 135**.

This may help to reduce the cost of your health insurance premiums based on your income.

Your premiums could go up if we don't receive the form within 30 days. Don't worry though, you can claim the cost back with your tax.

3. Making a claim

When it's time to make your first claim, like a trip to the opticians for example, you have three options to pick from:

Online

Log onto myBupa and enter the details found on your receipt. We'll transfer the payment directly to your account.

On-the-spot

Where on-the-spot claiming is available, simply swipe your membership card or tap your digital card (where supported) to claim straight away. No forms, and you'll only pay the remaining balance.

By post

Fill out a claim form, attach your invoice and receipt and post it to us. We'll make the payment by bank transfer or cheque.



And one more thing...

You can also claim for hospital and medical costs. If you go to a hospital that has a network agreement with Bupa, you may not even see a bill.

If you do receive a bill, send it to us with a claim form attached. If you need more information about your new membership visit, **bupa.com.au/your-membership** or call **134 135**.

The fine print...

Switching from another insurer

Here's what you need to know:

1. We handle the paperwork.

Just give us permission to get in touch with your old insurer when you apply. We'll make sure your insurance is cancelled and obtain your 'clearance certificate' from your previous fund.¹

2. You may not have to re-serve waiting periods.

You won't have to serve waiting periods again for any treatments you've been previously covered for, as long as your clearance certificate shows that the same services are also offered equivalently on your new Bupa cover.

For more information on switching please refer to the important information guide: **bupa.com.au/info**

Age-based discounting to reduce your hospital premium

Continuity of the age-based discounts

If you currently have health insurance with another fund, we'll verify your level of discount once we've received a clearance certificate from your old health insurer – but don't worry, we'll manage this process behind the scenes, so there's no need for you to do a thing.

How does it work?

The younger you are when you purchase Hospital cover, the more discount you may be entitled to. Here's an example of how it might work:

- If you're a single aged between 18 and 25, you may be entitled to the full 10% discount on your domestic Hospital cover, until you turn 41.
- If you're a couple aged 25 and 29, you may be eligible to receive the applicable discount for your age. The discount for a couple's policy will be applied as an average to the total premium. The partner aged 25 may be eligible for a 10% discount on their domestic Hospital cover, while the partner aged 29 may be eligible for a 2% discount, resulting in a 6% average discount each year they hold domestic Hospital cover until they turn 41.
- When a person turns 41 this discount will gradually start to decrease by 2% each year.

Going to hospital

1. Hospital waiting periods

When you first take out or upgrade health cover there's a period of time before you can make a claim on your new level of cover. You can't claim for services that you receive during this period at your new level of cover, even if you wait to submit the claim once the period is over. Different waiting periods apply to different hospital services:

Hospital cover	Waiting period
Pre-existing conditions	12 months
Pregnancy and birth (obstetrics)	12 months
Palliative care, rehabilitation and hospital psychiatric treatments	2 months
All other treatments included in your cover	2 months
Emergency ambulance and treatment after accidents	None

¹ This can take up to 14 days, in which time you may not be able to make a claim.

Pre-existing conditions

A pre-existing condition is any condition, ailment or illness that you had signs or symptoms of during the six months before you joined or upgraded to a higher level of cover with us. It is not necessary that you or your doctor knew what your condition was or that the condition had not been diagnosed.

If you knew you weren't well, or had signs of a condition that a doctor would have detected (if you had seen one) during the six months prior to joining or upgrading, then the condition would be classed as pre-existing.

A doctor appointed by us decides whether your condition is pre-existing, not you or your doctor. The appointed doctor must consider your treating doctors' opinions on the signs and symptoms of your condition, but is not bound to agree with them.

Restricted cover

The Australian Government sets an amount to charge for hospital costs, which is called the 'minimum benefit'. If your policy says you have 'restricted cover' for a type of treatment, it means we will only pay the minimum benefit for your hospital costs. In most cases, if you were to stay in a shared room in a public hospital, you'd be covered, but there may be an amount for you to pay. For a private room, at a private hospital, the hospital may charge even more, leaving a significant amount for you to pay.

2. Costs of going to hospital

The below will help you understand the type of costs you might encounter during your hospital stay (assuming you are covered by your policy for the treatment you're receiving in hospital and that you have served all relevant waiting periods).

Hospital costs:

Charges related to your hospital admission such as the operating theatre, nursing and allied health services including the use of a bed and food. A couple of things to note:

- How you're covered for hospital costs when you're admitted as an 'inpatient' depends on your choice of hospital.
- If a treatment is listed as having 'restricted cover' on your policy information, we pay less toward your hospital costs. This means you're likely to have more to pay for these services.

Medical costs:

The fees charged by a surgeon, physician, anaesthetist, or other medical specialist when they are treating you in hospital.

How fees for medical treatments are set:

The Australian Government sets the fees for medical services. However, a doctor can charge more than this.

How medical costs are covered:

Medicare and Bupa both pay a portion of this (75% and 25% respectively). However, your specialist may choose to charge more than the set fee. This means you would have a 'gap' to pay yourself. The Bupa Medical Gap Scheme is designed to eliminate or minimise the amount you'll have to pay in cases like this. Go to bupa.com.au/medical-gap-scheme for more information.

Your Extras Cover

1. Extras waiting periods

When you first take out or upgrade your health cover there's a period of time before you can make a claim on your new level of cover. This is common across the health insurance industry.

You can't claim for services that you receive during this period at your new level of cover, even if you wait to submit the claim once the period is over.

Extras cover	Waiting period
Hire and repair of health aids and appliances	6 months
Major Dental	12 months
Orthodontics	12 months
Purchase of health aids and appliances	12 months
Custom made foot orthotics	12 months
All other extras services	2 months

Government and tax considerations

1. Lifetime Health Cover Loading (LHC)

Lifetime Health Cover (LHC) is an Australian Government initiative to encourage Australian residents with full access to Medicare to take out Hospital cover earlier in life and to keep it.

If you don't have Hospital cover before 30 June following your 31st birthday, and then decide to take out Hospital cover, you'll pay an additional 2% on top of your Hospital cover premium every year you delay - up to a maximum of 70%. This extra cost will remain in place until you've had appropriate private Hospital cover for 10 continuous years.

To avoid the LHC loading you'll need to take out Hospital cover by 30 June following your 31st birthday and maintain your cover.

2. Government rebate

Depending on your age and income, the Australian Government contributes an amount (known as a 'rebate') towards the cost of your private health insurance premium. If you're eligible, it may reduce the cost of your premiums.

You can choose to receive the rebate as a reduction to your premium to lower your upfront costs, or it can be calculated when you lodge your tax return.

The rebate percentages change yearly from 1 April. The Government announced that, from 1 April 2014 and every year thereafter, the rebate will be linked to the Consumer Price Index (CPI) growth or the industry average health insurance premium increase, whichever is less.

3. Medicare Levy Surcharge (MLS)

To have access to Australia's public health insurance system (Medicare), most Australian residents pay a Medicare Levy of 2% of their taxable income. Non-Australian residents generally don't pay the Medicare Levy as they don't access Medicare benefits.

If you're single and earn over \$90,000 per annum, or a couple/family and earn over \$180,000 per annum and don't have appropriate Hospital cover for you and all your dependants over the whole year, you may be charged the additional Medicare Levy Surcharge (MLS) as part of your tax return, in addition to the Medicare Levy.

You could choose to pay the Medicare Levy Surcharge as part of your tax return. For more information please refer to the Important Information Guide.

Health cover for when life happens

Go to bupa.com.au/corporate to search for your company.

Go to bupa.com.au/fundrules to see our fund rules.

Unsure of any words? Visit: bupa.com.au/glossary

To find out more about what the Australian Government Rebate on private health insurance means for you, visit: bupa.com.au/rebate



For more information

Call on 134 135

Go to bupa.com.au/corporate

Visit a Bupa Health Insurance store