



Because Life Happens

Corporate Choice

Health Insurance

Effective 14 November 2023



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.

What's in it for you?

- Bupa Corporate Choice 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.

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Why Private Health Insurance when there's Medicare?



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 money back

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



Reduce wait times

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



Get Tax benefits 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 Corporate 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.



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.



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.



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



Life Rewards

Life Rewards is our reward and recognition program for members. With Life Rewards, you can unlock more rewards, offers and experiences the longer you're with us. Member-only offers discounted eGift Cards, dining discounts and competition are just the beginning.

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 | <p>Those who are:</p> <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 | <p>Those who are:</p> <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 | <p>Those who are:</p> <ul style="list-style-type: none"> • Looking for flexibility and stability. • Budget conscious. • Seeking cover for common procedures. |
| Corporate Silver Plus Mid Hospital | <p>Those who are:</p> <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 | <p>Those who are:</p> <ul style="list-style-type: none"> • Not planning on having more children. • Seeking extensive cover. |
| Corporate Gold Comprehensive Hospital | <p>Those who are:</p> <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 Choice 50 | <p>Those who are:</p> <ul style="list-style-type: none"> • Young and healthy, starting out with entry level Extras cover • Budget conscious. |
| Corporate Choice 50 boost | <p>Those who are:</p> <ul style="list-style-type: none"> • Looking for basic coverage for everyday services such as Optical, Physio and Chiro. • With 100% back on Optical at any Bupa-recognised providers¹ up to yearly limits |
| Corporate Choice 60 | <p>Those who are:</p> <ul style="list-style-type: none"> • Looking for a mid-range Extras cover • With 100% back on Optical at any Bupa-recognised providers¹ up to yearly limits |
| Corporate Choice 60 Boost | <p>Those who are:</p> <ul style="list-style-type: none"> • Wanting high-value Extras cover including Major Dental • With 100% back on Optical at Bupa-recognised providers¹ up to yearly limits |
| Corporate Choice 70 | <p>Those who are:</p> <ul style="list-style-type: none"> • Seeking comprehensive Extras cover with an extensive range of services. • With 100% back on Optical at Bupa-recognised providers¹ up to yearly limits |

Low Cover

High Cover

1. Extras services 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. Yearly limits, service restrictions (clinical reasonability rules), waiting periods, fund and policy rules apply.



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 Refund¹

When requiring hospital treatment as the result of an accident, Bupa will refund you the hospital excess you paid for the admission². 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

If you have eligible cover, you won't pay any excess for any dependant persons included on your membership up to the age of 32 if they need to go to hospital.



Ambulance cover you can count on³

All policies include unlimited emergency ambulance cover, while Corporate Silver Plus Extensive and Corporate Gold Comprehensive Hospital also include non-emergency ambulance (provided by recognised providers) capped at \$5,000 per person each year.⁴



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.

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 for in-hospital treatment. 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 Advara HeartCare (formerly GenesisCare), Australia's largest group of privately practising cardiologists. As a Bupa member you'll have no out-of-pocket expenses for services from an Advara HeartCare cardiologist when you're admitted to hospital. (Not available in 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 read mission) or treatment must be within 180 days of the event.

² Available on Corporate Silver Plus Extensive Hospital and Corporate Gold Comprehensive Hospital. ³ Emergency is broadly defined as an unplanned event where a patient's life may be at risk and they need medical treatment immediately. See Bupa's Fund Rules for a comprehensive definition. ⁴ Waiting periods, fund and policy rules apply.



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



Save on Massage, Physio, Chiro and other services

Feel the difference with up to 70% back on your first Massage, Physio and Chiro and other services at Bupa-recognised providers¹ up to yearly limits.



Up to 70% back on Extras, at Bupa-recognised providers¹

Have a favourite provider? A preferred Dentist or Massage therapist? Now you can get up to 70% back on any Extras claims at Bupa-recognised providers¹ up to yearly limits.



Gym memberships and mole mapping

To help you manage your health, get up to 70% back on eligible gym memberships, personal training or mole mapping services at Bupa recognised providers, up to yearly limits²

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



Choose how you use your extras

Everyone is different. So if you'd rather spend more on Osteo than Remedial massage - you can. With our flexible limits, you can spread your overall limit across the services included on your cover.³



100% back on Optical

Look after your eyes for less with 100% back on optical items, up to yearly limits⁴



Digital Mental Health

We know that mental health is just as important as physical health. Access THIS WAY UP for Online Cognitive Behavioural Therapy (CBT) which are programs designed to help manage symptoms of anxiety and depression, helping to provide the support you need, when you need it.

1. Extras services 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. Yearly limits, waiting periods, service restrictions (clinical reasonability rules), fund and policy rules apply. 2. On 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. Yearly limits, waiting periods, fund and policy rules apply. 3. At Bupa-recognised providers. Yearly limits, waiting periods, service restrictions (clinical reasonability rules), fund and policy rules apply. Excludes optical. 4. For most items at recognised optical providers, including frames, prescription lenses and contacts. Some optical items are not covered. Waiting periods, fund and policy rules apply.

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 consultations.⁵ It's just one of the benefits of being a Bupa member.

Members First Ultimate

In addition to getting all the benefits of Members First Platinum, you get 100% back on check-up and cleans, with up to two dental check-up and cleans per year, claimable outside of your yearly limits. Even if you've used your yearly limits, you can still get a dental check-up every 6 months.⁶ Plus, you can now claim back 100% back on general dental fillings up to your yearly limits.⁷

Members First Platinum

You'll get all the benefits of Members First on most dental services plus 100% back on up to two check-up and cleans per year (once every 6 months), claimable up to your yearly limits.⁸

bupa.com.au/health-insurance/dental-partners

Find a Members First provider

Our Find a Provider tool is a quick and easy way to find your nearest Members First provider or Optical Partner. So you're never far away from great value.

bupa.com.au/find-a-provider

Bupa Recognised Providers

With Bupa Recognised providers, you'll receive a set benefit or percentage back depending on your eligible extras cover. Claim online with myBupa if on-the-spot claiming isn't available and enjoy the convenience of your preferred recognised provider.¹

5. For most items at members First extras providers covering dental, physio, chiro, and podiatry consultations. Yearly limits, waiting periods, service restrictions (clinical reasonability rules) fund and policy rules apply. Excludes orthodontics, orthotics and hospital treatments. Set benefits apply at other recognised providers. 6. You can receive 100% back on dental check-up and cleans (select dental items only) once every 6 months at Members First Ultimate Providers. Waiting periods, service restrictions (clinical reasonability rules), policy and fund rules apply. Excludes orthodontics and in-hospital treatments. Available on all eligible extras products which includes General Dental (excluding FLEXtras and Your Choice Extras 60 where general dental is not included). If you choose or require any additional dental services, any health insurance benefits will also be subject to your yearly limits. 7. You can receive 100% back on direct restorations or fillings (select dental items only), up to yearly limits, at Members First Ultimate Providers. Waiting periods, service restrictions (clinical reasonability rules), policy and fund rules apply. Benefits are payable up to yearly limits or on available remaining limits in relation to your product. Some out of pocket costs may apply if a claim exceeds your yearly limits. Excludes Orthodontics and in-hospital treatments. Available on all eligible extras products which includes General Dental (excluding Simple Start - Basic Plus, OSHC Extras, FLEXtras and Your Choice Extras 60 where General Dental is not included). If you choose or require any additional dental services, an out-of-pocket cost may apply. 8. At Members First Platinum providers you can receive 100% back on dental check-up and cleans (select dental items only) once every 6 months, up to your yearly limits. Available on the standalone Corporate Choice Extras range, and eligible packaged or combined hospital and extras products which include General Dental (excluding Corporate Benefit 60 Flex, Corporate Choice 50 extras). Waiting periods, service restrictions (clinical reasonability rules), yearly limits, policy, and fund 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.



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 ¹ (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.*

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 |
| Treatment after accidents | None |
| Emergency and non-emergency ambulance | 1 day |

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 |
| Health Management | 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 \$93,000 per annum, or a couple/family and earn over \$186,000 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