

Bronze Plus Simple Hospital \$500 Excess

Hospital cover for common treatments

This product provides cover for a range of common treatments. It provides inpatient hospital and medical cover in private and public hospitals Australia-wide for the included services listed. You also have the option of choosing a higher excess to reduce your premiums.



Bronze Plus Hospital

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 Parent - 2 or more people, only one of whom is an adult. 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

\$225.75 per month

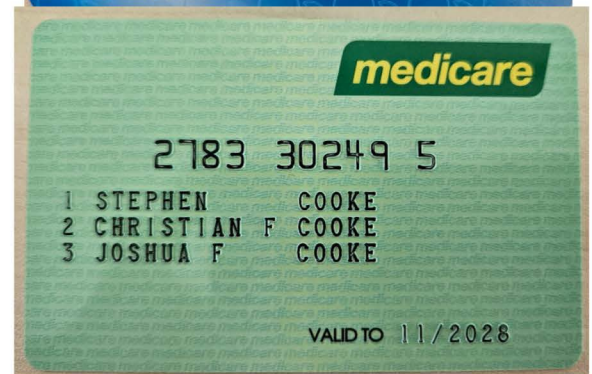
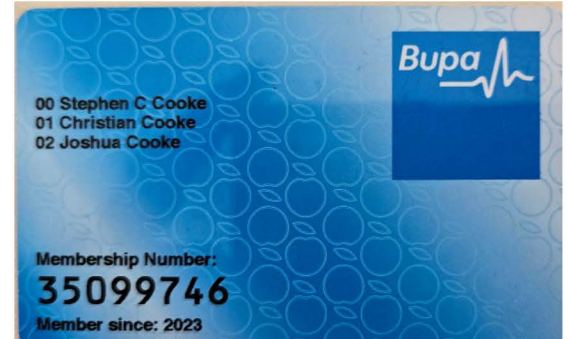
You may be entitled to the Australian Government rebate on this premium. Your individual premium may also include a Lifetime Health Cover loading, an age-based discount for 18 to 29-year-olds and/or a corporate discount.

Medicare Levy Surcharge (MLS)

This policy exempts you from the Medicare Levy Surcharge.

Policy Information

This document provides general information and guidance about the product, including an overview of what is and is not covered, comparative 'base' premium and example benefits. The information in this document should be read in conjunction with Bupa's Important Information Guide, fund and policy rules. For more information and to discuss your specific needs, please contact us.



Get in touch

- Call us on 134 135
- Visit bupa.com.au
- Log into mybupa.com.au
- Visit your nearest Bupa Store

Call us first

When planning treatment, call us first to discuss your options and check what you're covered for including waiting periods. Other important information you should know can be found in our Important Information Guide and our Fund Rules. Visit bupa.com.au, call us on 134 135 or drop by your local Bupa store to get your copy of the guide and rules. To find a store near you, visit bupa.com.au/find-a-store





Hospital Cover

Bronze Plus Simple Hospital \$500 Excess

Provides benefits towards hospital accommodation and doctors' fees if you're admitted to hospital.

This policy includes cover for*

- ✓ Brain and nervous system
- ✓ Blood
- ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✓ Eye (not cataracts)
- ✓ Ear, nose and throat
- ✓ Tonsils, adenoids and grommets
- ✓ Bone, joint and muscle
- ✓ Joint reconstructions
- ✓ Kidney and bladder
- ✓ Digestive system
- ✓ Hernia and appendix
- ✓ Gastrointestinal endoscopy
- ✓ Lung and chest
- ✓ Gynaecology
- ✓ Miscarriage and termination of pregnancy
- ✓ Male reproductive system
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Pain management
- ✓ Breast surgery (medically necessary)
- ✓ Skin
- ✓ Dental surgery
- ✓ Sleep studies
- ✓ Podiatric surgery (provided by a registered podiatric surgeon) #
- R Rehabilitation
- R Hospital psychiatric services
- R Palliative care

This policy does not include cover for*

- ✗ Cataracts
- ✗ Implantation of hearing devices
- ✗ Joint replacements
- ✗ Back, neck and spine
- ✗ Dialysis for chronic kidney failure
- ✗ Weight loss surgery
- ✗ Heart and vascular system
- ✗ Pregnancy and birth
- ✗ Assisted reproductive services
- ✗ Insulin pumps
- ✗ Pain management with device
- ✗ Plastic and reconstructive surgery (medically necessary)

- ✓ **Included Service**
Benefits for this treatment or service are included on this cover. Further details on what costs are covered are outlined in this document.
- R **Restricted Cover**
Covered for shared room accommodation in a public hospital. You may face large out-of-pocket costs for this treatment in a private hospital, or for a private room in a public hospital.
- ✗ **Excluded Service**
This treatment or service is not included on this cover, and no benefits will be paid.

Limited hospital accommodation and approved prostheses benefits only

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.

2 months	for palliative care, rehabilitation and psychiatric treatments
12 months	for pre-existing conditions
2 months	for all other treatments
No waiting period	for accidents after joining
1 day	for emergency ambulance and on-the-spot treatment

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.

Excess and Co-payment

Excess

You will have to pay an excess of \$500 per admission. This is limited to a maximum of \$500 per person and \$500 per policy per year. This excess is based on calendar year, and applies for all hospital admissions, including overnight admission or day procedures. Excess payments do not apply to hospital admissions for dependent persons.

Co-payment

No co-payments. This does not include where the hospital may charge an additional daily cost.

Hospital Costs

Bupa has agreements with private hospitals to help provide certainty on costs when admitted to hospital for included services. The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on privatehealth.gov.au for which hospitals have arrangements with your insurer. For more detail about the types of hospital agreements Bupa has, please visit bupa.com.au/find-a-provider

Network Hospitals

At all agreement hospitals in Bupa's network, receive cover for accommodation, intensive care and theatre fees for included services. In addition to our Network Hospitals, other agreements include:

Members First Hospitals

Get complimentary local calls, TV usage and a daily newspaper. Access to a single room if booked and requested at least 24 hours prior to admission or get \$50 back from the hospital per night (subject to conditions).

Members First Day Hospitals

No out-of-pocket expenses for inpatient medical fees charged by a surgeon, anaesthetist or other specialists when admitted to hospital for included services.

Fixed Fee Hospitals

At a small number of Network Hospitals, an additional set amount or 'fixed fee' may be charged by the hospital per day, capped at a maximum amount for overnight stays. The daily fixed fee amount may vary based on the hospital and is in addition to any excess or co-payment.

Non-agreement/other hospitals

If admitted to a private hospital Bupa does not have an agreement with, the benefit will only partially cover the cost and there are likely to be significant out-of-pocket expenses. Payment may be required upfront for accommodation, doctor's services (including diagnostic tests), surgically implanted prostheses and personal expenses. Some benefits may be claimed back from Bupa for these items.

Medical Costs

Medical costs are fees charged by doctors, surgeons, anaesthetists or other medical specialists for treatment when you're admitted to hospital. The benefits for medical costs depends on whether the specialists participate and choose to use the Bupa Medical Gap Scheme.

Out of pocket costs

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you. There are a number of ways to minimise or eliminate your out-of-pocket costs, visit bupa.com.au for more details.

*The services provided under our health insurance policies are defined in the Private Health Insurance (Complying Product) Rules 2015. We cannot alter the meaning of these defined terms and they may not have their ordinary meaning. For more information about what is covered under a treatment or service, contact us or go to bupa.com.au/glossary



Things you should know

How you are covered

Members First, Network or Fixed Fee Hospitals

When admitted to a private hospital Bupa has an agreement with, for a service included on your policy, you are covered for inpatient hospital charges including:

- Accommodation for overnight or same-day stays
- Operating theatre and intensive care fees
- Supplied pharmaceuticals approved by the Pharmaceutical Benefit Scheme (PBS)
- Physio, occupational therapy, speech therapy and other allied health services
- Surgically implanted prosthesis listed on the Australian Government Prosthesis List up to the approved benefits
- Private room where available

Public Hospitals

When choosing to be admitted as a private patient in a public hospital for an included service, you are covered for most hospital charges in a similar way as in a private hospital.

You can choose your own doctor, if they are available. The doctor you choose may be the same doctor who would have been allocated by the hospital if you were a public patient.

For accommodation, the benefits paid are the amounts for shared room accommodation as set by the Australian Government. If you are provided a private room, Bupa will pay an additional fixed benefit only. Any charges above this, you will have to pay.

For more information on cover in a Public Hospital, please see the Important Information Guide.

Medical Costs

Medicare has a list of fees for medical treatments called the 'Medicare Benefit Schedule' or 'MBS'. For associated medical costs for included services, Bupa pays 25% of this fee, and Medicare pays 75%. Any charges above the MBS are out-of-pocket costs.

In-hospital Pathology and Radiology diagnostic tests recognised by Medicare and performed by Bupa contracted providers will be billed direct to Bupa, with no gap for you to pay.

When you might have to pay

In Private Hospitals

Situations when you might have to pay include:

- As an outpatient, when not admitted to hospital (e.g. Emergency room treatment)
- The fixed daily fee charged by a Fixed Fee hospital
- Charges above the benefit paid for shared room accommodation at a hospital Bupa does not have an agreement with
- For surgically implanted prostheses not on the Australian Government Prosthesis List, or for charges above the approved benefits for prostheses on the List
- Psychiatric and rehabilitation programs at a hospital Bupa does not have an agreement with
- Hospital treatment not recognised by Medicare. For a comprehensive list please see our Fund Rules.
- Pay TV, internet access, non-local calls, newspapers, boarder fees, meals ordered for visitors, any other personal expenses charged, unless included in your cover
- When in hospital for more than 35 days and have been classified as a 'nursing home type' patient.
- When choosing to use any allied health provider other than the hospital's practitioner for services that are part of inpatient treatment (e.g. chiropractors, dietitians or psychologists)
- Compensation or damages charges claimable from another source (e.g. workers compensation)
- Any treatment or service provided outside Australia
- Some non-Pharmaceutical Benefit Schedule (PBS), high cost drugs

In Public Hospitals

When choosing to be treated as a private patient in a public hospital, you may be charged out-of-pocket costs for:

- Charges above the minimum benefits for shared room accommodation as set by the Australian Government
- Costs for a private room, above the fixed benefit, that Bupa pays in addition to the shared room accommodation benefit
- Charges above the approved benefits on the Australian Government Prosthesis List for surgically implanted prostheses
- Personal expenses e.g. TV hire and telephone calls

Out-of-hospital medical costs

Before or after a hospital admission there will usually be appointments with General Practitioners (GPs), specialists, pathology and/or radiology tests. Health insurers are not permitted, by law, to pay benefits toward medical treatment provided outside of a hospital admission (known as outpatient treatment). You will need to check with your GP or Specialist for any out-of-pocket costs you need to pay.

Services not recognised by Medicare

You will not be covered for medical costs for surgical procedures performed by a dentist, podiatrist, podiatric surgeon or any other practitioner not eligible for a rebate by Medicare. For procedures performed by a dentist or podiatrist, you may be able to claim some of the hospital costs if included on your cover.

How you might reduce costs

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 Medical 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.

Members First Day Hospitals

If you are treated in a Members First Day Hospital, there are no out-of-pocket costs for inpatient medical treatment (Not available in NT). Any co-payment or excess as part of your cover will still apply.

Get more from your cover with Bupa

Accident Inclusion

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 service. For Bupa's accident definition and explanation, please see the Important Information Guide

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.†

Travel and Accommodation

Helps cover the cost of travel for essential medical or hospital treatment not available close to home, where the total return distance is 200 kilometres or more from where you live. Up to \$100 per person, per trip for travel expenses and \$50 per night up to \$150 per person, per trip for accommodation. 2 month waiting period and eligibility criteria apply.

Life Rewards

It's our way of saying thanks for doing life with Bupa. With Life Rewards, the more life we share, the more rewarding it gets. Member-only offers, discounted eGift Cards, dining discounts, and competitions are just the beginning. Visit bupa.com.au/liferewards to find out more.

Overseas Health Advice Line

If the unexpected happens while overseas, our 24-hour health advice line can provide phone-based support and information. Plus, if planning a trip overseas, you can get pre-departure medical information on the countries you are visiting. Just look for the number on the back of your membership card.

†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.

Check who's covered and how the cover is managed

CONTRIBUTOR

Stephen Christopher Cooke

Member suffix 00

Date of birth 27/10/1981

Online authority ? Yes

Last login: Monday, 17 February 2025 02:02 PM AEST

SON

Christian Cooke

Member suffix 01

Date of birth 20/08/2014

Online authority ? No

Claim consent ? Yes

SON

Joshua Cooke

Member suffix 02

Date of birth 27/01/2017

Online authority ? No

Claim consent ? Yes

Someone missing?
Add them here.

[Add person](#)

Transaction history

Account


Personal Account #9220
 082-748 355999220

\$0.00
Available balance

Date range

This financial year
 01 Jul 2024 - 18 Feb 2025





[Update transactions](#)

4 transactions for Personal Account #9220

01 Jul 2024 - 18 Feb 2025

[Export](#)

[Filters](#)

Date	Details	Category	Debit	Credit
24 Jan 2025	 Bupa	Insurance	-\$539.71	>
06 Dec 2024	 Bupa	Insurance	-\$637.55	>
06 Dec 2024	 Bupa	Insurance	-\$8.89	>
24 Oct 2024	 Bupa	Insurance	-\$240.17	>

No more transactions in current date range.



Stephen Cooke <stephencooke.c@gmail.com>

Stephen, your health insurance renewal notice

1 message

Bupa <noreply@communications.bupa.com.au>
To: stephencooke.c@gmail.com

Mon, Feb 10, 2025 at 5:39 AM

Having trouble viewing this email [View online](#).

Your health insurance renewal notice

Policy holder	Membership no.	Level of cover
Mr Stephen Cooke	35099746	Bronze Plus Simple Hospital \$500 Excess Freedom 60 Boost Extras

Amount due* (includes rebate)**\$269.85****Due date****4 March 2025**

*This covers you from 4 March 2025 to 4 April 2025.

This notice was issued on 10 February 2025. Please note that payments made after this date may not show on this notice.

Hi Stephen,

We're delighted to provide quality cover that protects you when it matters most. Thanks for trusting us to be your health and care partner going forward.

To stay covered, please make a payment by 4 March 2025. You can pay your health cover monthly, quarterly, half yearly or annually.

If you have recently made a payment, cancelled your cover, switched to another fund, or changed your cover, the information on this notice may be out of date. Please contact us for details.

Quick and easy ways to pay

Online

Pay with your Visa, Mastercard or PayPal account.

[Pay now](#)

By phone

Pay quickly (without waiting on hold) with your Visa or Mastercard - available 24/7.

[Call 1300 795 766](#)

BPAY

Billercode: 768622

Reference no.: 35099746

[Find out more](#)

Heads up: Pay 3 days before the due date or you might have problems making any claims while your payment is being processed.

Or try these other ways to pay



In person

Present this email at any Bupa Health Insurance store and **pay with your Visa or Mastercard.**

[Click here to find your closest Bupa Health Insurance store](#)



Paying bills not your favourite hobby?

Setting up direct debit only takes a minute and saves you heaps of time and effort.

Visit [myBupa](#) or call **134 135**.

Got any questions about your policy? We're here to help. Call our friendly team on **134 135**, open Mon-Fri 8am-8pm AEDST/AEST.

Take care,
The Bupa Team

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