YOUR FLINDERS UNIVERSITY HEALTH COVER BENEFITS AT A GLANCE

**EXCESS SUBSIDY**
Bupa will waive 1 excess for singles/single parents and 2 excesses for couples/families on selected hospital covers.* In addition, Flinders University will cover your $250 excess per annum for you if you exceed the number of excesses waived.††

**GAP FREE PHYSIO, GENERAL DENTAL AND OPTICAL FOR KIDS**
We understand how important family is to our members. When you take out hospital and selected extras cover with us and visit a Members First dentist, your kids’ general dental and physio is gap free until they are 25. We also offer a range of gap free optical packages and no excess or co-payment for their hospital cover.*

**SWITCHING FROM ANOTHER HEALTH FUND**
You won’t have to re-serve the waiting periods for services you were previously covered for.**

**CLAIM IMMEDIATELY ON MOST EXTRAS**
We’ll waive all 2 and 6 month waiting periods on extras so you can enjoy the essentials like general dental, optical, physiotherapy and chiropractic straight away.†

**ACCESS TO OUR LIVING WELL PROGRAM**
Living Well provides practical support to help you reach your goals by covering some of the costs for health related initiatives, including First Aid Courses, Nicotine Replacement Therapy, Weight Management Programs, kids swimming lessons, Gym Membership Fees and Yoga and Pilates courses.^^

**TRAVEL, HOME AND CAR**
We’re more than a health insurance provider. Through our partnership with CGU, we’re able to offer you a full range of insurance products from travel insurance, home and contents insurance, to motor vehicle and caravan insurance. What’s more, just for being a Bupa member, you’ll also get a 10% discount on your home and contents insurance or motor vehicle insurance premiums, plus a 15% discount on travel insurance.—

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*Available on Corporate Hospital Top level 2, Corporate Hospital Intermediate level 2 and Corporate Hospital Saver Level 2. †† Excess/co-payment offer available for the duration of the existing corporate agreement. Only applies to selected covers under your corporate plan. Flinders University will pay $250 excess per annum per membership. "Available on Ultimate Corporate Health Cover, Corporate Advantage and Corporate Classic covers when taken with hospital cover on a family membership, when treatment is provided by a Members First dentist, physio or optical provider. Major dental only available in VIC and SA, excludes orthodontics and Hospital. Annual limits, Waiting periods and fund dental rules apply. Child Dependents only. No excess for kids is available on Corporate Hospital Top and Corporate Hospital Intermediate on family memberships only. **Applicable if you transfer within 60 days of leaving your previous health insurer. Waiting periods may apply for benefits not fully covered with your previous health cover. Any unserved waiting periods will apply. ”Only for new customers on new hospital and extras cover policies issued by Bupa Australia Pty Ltd ABN 81 000 057 590, paying by direct debit or payroll deduction only (if available) who join their corporate health plan before 31 May 2013. 2 & 6 month waiting period waiver applies to extras. Other waiting periods and annual maximums apply. ”Kids swimming lessons, Gym Membership fees, Yoga and Pilates require a Living Well approval form to be completed by your GP or a recognised Physio, Chiro or Occupational Therapist to confirm that the program is medically necessary. Other benefit and recognition criteria apply. Insurance issued by CGU Insurance Limited (CGU) ABN 27 004 478 371 AFSL 238291. Any advice is general advice only and does not take into account your individual circumstances. A Product Disclosure Statement is available at bupa.com.au and should be considered before making any decision on these products. Bupa Australia Pty Ltd ABN 81 000 057 590 is an authorised representatives of CGU Bupa Australia ABN 81 000 057 590. 10954-07-12P.