

Comparison summary



The summary below will help you understand which services/treatments are excluded from and included in this cover from 1 July 2019.

R Indicates the clinical categories that are a minimum requirement for this new product tier and is offered on a restricted cover basis. Restricted cover means you are 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.

✓ Indicates the clinical categories that are a minimum requirement for this new product tier. The clinical category must be covered on an unrestricted basis.

+

 Indicates the clinical categories that are being maintained in this product, even though it is not a minimum requirement for this new product tier. The clinical category is covered on an unrestricted basis.

✗ Indicates the clinical categories that are not included on this cover, and no benefits will be paid.

Bupa has included additional coverage above the minimum requirements in the Silver products tier, making this product Silver Plus.

Mid Hospital

		Silver Plus Tier		
		Current cover	From 1 July 2019	Cover Change
		Mid Hospital	Mid Hospital - Silver Plus	Tier requirements
Clinical categories	Scope of cover			
Rehabilitation	Hospital treatment for physical rehabilitation for a patient related to surgery or illness. For example: inpatient and admitted day patient rehabilitation, stroke recovery, cardiac rehabilitation.	✓	✓	No change Minimum requirement in Basic Tier
Hospital Psychiatric Services	Hospital treatment for the treatment and care of patients with psychiatric, mental, addiction or behavioural disorders. For example: psychoses such as schizophrenia, mood disorders such as depression, eating disorders and addiction therapy.	R	R	No change Minimum requirement in Basic Tier
Palliative Care	Hospital treatment for care where the intent is primarily providing quality of life for a patient with a terminal illness, including treatment to alleviate and manage pain.	✓	✓	No change Minimum requirement in Basic Tier
Brain and nervous system	Hospital treatment for the investigation and treatment of the brain, brain-related conditions, spinal cord and peripheral nervous system. For example: stroke, brain or spinal cord tumours, head injuries, epilepsy and Parkinson's disease. Treatment of spinal column (back bone) conditions is listed separately under <i>Back, neck and spine</i> . Chemotherapy and radiotherapy for cancer is listed separately under <i>Chemotherapy, radiotherapy and immunotherapy for cancer</i> .	✓	✓	No change Minimum requirement in Bronze Tier
Blood	Hospital treatment for the investigation and treatment of blood and blood-related conditions. For example: blood clotting disorders and bone marrow transplants. Treatment for cancers of the blood is listed separately under <i>Chemotherapy, radiotherapy and immunotherapy for cancer</i> .	✓	✓	No change Minimum requirement in Silver Tier
Chemotherapy, radiotherapy and immunotherapy for cancer	Hospital treatment for chemotherapy, radiotherapy and immunotherapy for the treatment of cancer or benign tumours. Surgical treatment of cancer is listed separately under each body system.	✓	✓	No change Minimum requirement in Bronze Tier
Eye (not Cataracts)	Hospital treatment for the investigation and treatment of the eye and the contents of the eye socket. For example: retinal detachment, tear duct conditions, eye infections and medically managed trauma to the eye. Cataract procedures are listed separately under <i>Cataracts</i> . Eyelid procedures are listed separately under <i>Plastic and reconstructive surgery</i> . Chemotherapy and radiotherapy for cancer is listed separately under <i>Chemotherapy, radiotherapy and immunotherapy for cancer</i> .	✓	✓	No change Minimum requirement in Bronze Tier
Cataracts	Hospital treatment for surgery to remove a cataract and replace with an artificial lens.	✗	✗	No change This category is available in our Gold Tier products
Ear, nose and throat	Hospital treatment for the investigation and treatment of the ear, nose, throat, middle ear, thyroid, parathyroid, larynx, lymph nodes and related areas of the head and neck. For example: damaged ear drum, sinus surgery, removal of foreign bodies, stapedectomy and throat cancer. Tonsils, adenoids and grommets are listed separately under <i>Tonsils, adenoids and grommets</i> . The implantation of a hearing device is listed separately under <i>Implantation of hearing devices</i> . Orthopaedic neck conditions are listed separately under <i>Back, neck and spine</i> . Sleep studies are listed separately under <i>Sleep studies</i> . Chemotherapy and radiotherapy for cancer is listed separately under <i>Chemotherapy, radiotherapy and immunotherapy for cancer</i> .	✓	✓	No change Minimum requirement in Bronze Tier

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Implantation of hearing devices	Hospital treatment to correct hearing loss, including implantation of a prosthetic hearing device. Stapedectomy is listed separately under <i>Ear, nose and throat</i> .	✓	✓	No change Minimum requirement in Silver Tier
Tonsils, adenoids and grommets	Hospital treatment of the tonsils, adenoids and insertion or removal of grommets.	✓	✓	No change Minimum requirement in Bronze Tier
Bone, joint and muscle	Hospital treatment for the investigation and treatment of diseases, disorders and injuries of the musculoskeletal system. For example: carpal tunnel, fractures, hand surgery, joint fusion, bone spurs, osteomyelitis and bone cancer. Chest surgery is listed separately under <i>Lung and chest</i> . Spinal cord conditions are listed separately under <i>Brain and nervous system</i> . Spinal column conditions are listed separately under <i>Back, neck and spine</i> . Joint reconstructions are listed separately under <i>Joint reconstructions</i> . Joint replacements are listed separately under <i>Joint replacements</i> . Podiatric surgery performed by a registered podiatric surgeon is listed separately under <i>Podiatric surgery (provided by a registered podiatric surgeon)</i> . Management of back pain is listed separately under <i>Pain management</i> . Pain management that requires a device is listed separately under <i>Pain management with device</i> . Chemotherapy and radiotherapy for cancer is listed separately under <i>Chemotherapy, radiotherapy and immunotherapy for cancer</i> .	✓	✓	No change Minimum requirement in Bronze Tier
Joint reconstructions	Hospital treatment for surgery for joint reconstructions. For example: torn tendons, rotator cuff tears and damaged ligaments. Joint replacements are listed separately under <i>Joint replacements</i> . Bone fractures are listed separately under <i>Bone, joint and muscle</i> . Procedures to the spinal column are listed separately under <i>Back, neck and spine</i> . Podiatric surgery performed by a registered podiatric surgeon is listed separately under <i>Podiatric surgery (provided by a registered podiatric surgeon)</i> .	✓	✓	No change Minimum requirement in Bronze Tier
Joint replacements	Hospital treatment for surgery for joint replacements, including revisions, resurfacing, partial replacements and removal of prostheses. For example: replacement of shoulder, wrist, finger, hip, knee, ankle, or toe joint, spinal disc replacement. Joint fusions are listed separately under <i>Bone, joint and muscle</i> . Spinal fusions are listed separately under <i>Back, neck and spine</i> . Joint reconstructions are listed separately under <i>Joint reconstructions</i> . Podiatric surgery performed by a registered podiatric surgeon is listed separately under <i>Podiatric surgery (provided by a registered podiatric surgeon)</i> .	Selected Services	✗	Removed cover This category is available in our Gold Tier products
Back, neck and spine	Hospital treatment for the investigation and treatment of the back, neck and spinal column, including spinal fusion. For example: sciatica, prolapsed or herniated disc, and spine curvature disorders such as scoliosis, kyphosis and lordosis. Joint replacements are listed separately under <i>Joint replacements</i> . Joint fusions are listed separately under <i>Bone, joint and muscle</i> . Spinal cord conditions are listed separately under <i>Brain and nervous system</i> . Management of back pain is listed separately under <i>Pain management</i> . Pain management that requires a device is listed separately under <i>Pain management with device</i> . Chemotherapy and radiotherapy for cancer is listed separately under <i>Chemotherapy, radiotherapy and immunotherapy for cancer</i> .	Selected Services	✓	Additional cover Minimum requirement in Silver Tier
Kidney and bladder	Hospital treatment for the investigation and treatment of the kidney, adrenal gland and bladder. For example: kidney stones, adrenal gland tumour and incontinence. Dialysis is listed separately under <i>Dialysis for chronic kidney failure</i> . Chemotherapy and radiotherapy for cancer is listed separately under <i>Chemotherapy, radiotherapy and immunotherapy for cancer</i> .	✓	✓	No change Minimum requirement in Bronze Tier
Dialysis for chronic kidney failure	Hospital treatment for dialysis treatment for chronic kidney failure. For example: peritoneal dialysis and haemodialysis.	✗	✗	No change This category is available in our Gold Tier products
Digestive System	Hospital treatment for the investigation and treatment of the digestive system, including the oesophagus, stomach, gall bladder, pancreas, spleen, liver and bowel. For example: oesophageal cancer, irritable bowel syndrome, gall stones and haemorrhoids. Endoscopy is listed separately under <i>Gastrointestinal endoscopy</i> . Hernia and appendectomy procedures are listed separately under <i>Hernia and appendix</i> . Bariatric surgery is listed separately under <i>Weight loss surgery</i> . Chemotherapy and radiotherapy for cancer is listed separately under <i>Chemotherapy, radiotherapy and immunotherapy for cancer</i> .	✓	✓	No change Minimum requirement in Bronze Tier
Hernia and appendix	Hospital treatment for the investigation and treatment of a hernia or appendicitis. Digestive conditions are listed separately under <i>Digestive system</i> .	✓	✓	No change Minimum requirement in Bronze Tier

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Gastrointestinal endoscopy	Hospital treatment for the diagnosis, investigation and treatment of the internal parts of the gastrointestinal system using an endoscope. For example: colonoscopy, gastroscopy, endoscopic retrograde cholangiopancreatography (ERCP). Non-endoscopic procedures for the digestive system are listed separately under <i>Digestive system</i> .	✓	✓	No change Minimum requirement in Bronze Tier
Weight loss surgery	Hospital treatment for surgery that is designed to reduce a person's weight, remove excess skin due to weight loss and reversal of a bariatric procedure. For example: gastric banding, gastric bypass, sleeve gastrectomy.	✗	✗	No change This category is available in our Gold Tier products
Heart and vascular system	Hospital treatment for the investigation and treatment of the heart, heart-related conditions and vascular system. For example: heart failure and heart attack, monitoring of heart conditions, varicose veins and removal of plaque from arterial walls. Chemotherapy and radiotherapy for cancer is listed separately under <i>Chemotherapy, radiotherapy and immunotherapy for cancer</i> .	✓	✓	No change Minimum requirement in Silver Tier
Lung and chest	Hospital treatment for the investigation and treatment of the lungs, lung-related conditions, mediastinum and chest. For example: lung cancer, respiratory disorders such as asthma, pneumonia, and treatment of trauma to the chest. Chemotherapy and radiotherapy for cancer is listed separately under <i>Chemotherapy, radiotherapy and immunotherapy for cancer</i> .	✓	✓	No change Minimum requirement in Silver Tier
Gynaecology	Hospital treatment for the investigation and treatment of the female reproductive system. For example: endometriosis, polycystic ovaries, female sterilisation and cervical cancer. Fertility treatments are listed separately under <i>Assisted reproductive services</i> . Pregnancy and birth-related conditions are listed separately under <i>Pregnancy and birth</i> . Miscarriage or termination of pregnancy is listed separately under <i>Miscarriage and termination of pregnancy</i> . Chemotherapy and radiotherapy for cancer is listed separately under <i>Chemotherapy, radiotherapy and immunotherapy for cancer</i> .	✓	✓	No change Minimum requirement in Bronze Tier
Miscarriage and termination of pregnancy	Hospital treatment for the investigation and treatment of a miscarriage or for termination of pregnancy.	✓	✓	No change Minimum requirement in Bronze Tier
Pregnancy and birth	Hospital treatment for investigation and treatment of conditions associated with pregnancy and child birth. Treatment for the baby is covered under the clinical category relevant to their condition. For example: respiratory conditions are covered under <i>Lung and chest</i> . Female reproductive conditions are listed separately under <i>Gynaecology</i> . Fertility treatments are listed separately under <i>Assisted reproductive services</i> . Miscarriage and termination of pregnancy is listed separately under <i>Miscarriage and termination of pregnancy</i> .	✗	✗	No change This category is available in our Gold Tier products
Assisted reproductive services	Hospital treatment for fertility treatments or procedures. For example: retrieval of eggs or sperm, <i>In vitro</i> Fertilisation (IVF), and Gamete Intra-fallopian Transfer (GIFT). Treatment of the female reproductive system is listed separately under <i>Gynaecology</i> . Pregnancy and birth-related services are listed separately under <i>Pregnancy and birth</i> .	✗	✗	No change This category is available in our Gold Tier products
Male reproductive system	Hospital treatment for the investigation and treatment of the male reproductive system including the prostate. For example: male sterilisation, circumcision and prostate cancer. Chemotherapy and radiotherapy for cancer is listed separately under <i>Chemotherapy, radiotherapy and immunotherapy for cancer</i> .	✓	✓	No change Minimum requirement in Bronze Tier
Diabetes management (excluding insulin pumps)	Hospital treatment for the investigation and management of diabetes. For example: stabilisation of hypo- or hyper- glycaemia, contour problems due to insulin injections. Treatment for diabetes-related conditions is listed separately under each body system affected. For example, treatment for diabetes-related eye conditions is listed separately under <i>Eye</i> . Treatment for ulcers is listed separately under <i>Skin</i> . Provision and replacement of insulin pumps is listed separately under <i>Insulin pumps</i> .	✓	✓	No change Minimum requirement in Bronze Tier
Insulin pumps	Hospital treatment for the provision and replacement of insulin pumps for treatment of diabetes.	✓	+	No change Inclusion of this category makes this products Silver Plus

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Clinical categories	Scope of cover			
Pain Management	Hospital treatment for pain management that does not require the insertion or surgical management of a device. For example: treatment of nerve pain and chest pain due to cancer by injection of a nerve block. Pain management using a device (for example an infusion pump or neurostimulator) is listed separately under <i>Pain management with device</i> .	✓	✓	No change Minimum requirement in Bronze Tier
Pain management with device	Hospital treatment for the implantation, replacement or other surgical management of a device required for the treatment of pain. For example: treatment of nerve pain, back pain, and pain caused by coronary heart disease with a device (for example an infusion pump or neurostimulator). Treatment of pain that does not require a device is listed separately under <i>Pain management</i> .	✓	+	No change Inclusion of this category makes this product Silver Plus
Breast surgery (medically necessary)	Hospital treatment for the investigation and treatment of breast disorders and associated lymph nodes, and reconstruction and/or reduction following breast surgery or a preventative mastectomy. <i>For example:</i> breast lesions, breast tumours, asymmetry due to breast cancer surgery, and gynecomastia. This clinical category does not require benefits to be paid for cosmetic breast surgery that is not medically necessary. Chemotherapy and radiotherapy for cancer is listed separately under <i>Chemotherapy, radiotherapy and immunotherapy for cancer</i> .	✓	✓	No change Minimum requirement in Bronze Tier
Plastic and reconstructive surgery (medically necessary)	Hospital treatment which is medically necessary for the investigation and treatment of any physical deformity, whether acquired as a result of illness or accident, or congenital. For example: burns requiring a graft, cleft palate, club foot and angioma. Plastic surgery that is medically necessary relating to the treatment of a skin-related condition is listed separately under <i>Skin</i> . Chemotherapy and radiotherapy for cancer is listed separately under <i>Chemotherapy, radiotherapy and immunotherapy for cancer</i> .	✓	✓	No change Minimum requirement in Silver Tier
Skin	Hospital treatment for the investigation and treatment of skin, skin-related conditions and nails. The removal of foreign bodies is also included. Plastic surgery that is medically necessary and relating to the treatment of a skin-related condition is also included. For example: melanoma, minor wound repair and abscesses. Removal of excess skin due to weight loss is listed separately under <i>Weight loss surgery</i> . Chemotherapy and radiotherapy for cancer is listed separately under <i>Chemotherapy, radiotherapy and immunotherapy for cancer</i> .	✓	✓	No change Minimum requirement in Bronze Tier
Dental surgery	Hospital treatment for surgery to the teeth and gums. For example: surgery to remove wisdom teeth, and dental implant surgery.	✓	✓	No change Minimum requirement in Silver Tier
Sleep studies	Hospital treatment for the investigation of sleep patterns and anomalies. For example: sleep apnoea and snoring.	✓	+	No change Inclusion of this category makes this product Silver Plus
Podiatric surgery (provided by a registered podiatric surgeon)	Hospital treatment for the investigation and treatment of conditions affecting the foot and/or ankle, provided by a registered podiatric surgeon, but limited to cover for: • accommodation; and • the cost of a prosthesis as listed in the prostheses list set out in the Private Health Insurance (Prostheses) Rules, as in force from time to time. Note: Insurers are not required to pay for any other benefits for hospital treatment for this clinical category but may choose to do so.	Selected Services	✓	Additional cover Minimum requirement in Silver Tier