Bupa
Corporate

Your guide to Subsidised health cover

Effective 1 January 2026

Healthcaring

for journalists
farmers
fleet managers
accountants
managers
architects

Welcome to Bupa Corporate

When health and wellbeing are easy to access and simple to manage, everyone benefits. We help your business create a healthier, more engaged workforce with streamlined processes, user-friendly digital tools and tailored support that connects employees to the care they need. From everyday health to wellbeing programs and mental health support, it's about making life simpler for you — and better for your people.

Explore 3 funding models...

Subsidised Health Cover

Fully funded cover for your team with flexible options

- Employers pay the the health insurance premium for their employees.
- Offering access to premium Hospital products and high-value Extras that offer **up to 90% back**[1] on included extras at any Bupa-recognised provider[2], up to yearly limits.

Split-Bill Health Cover

Support your team while managing your costs

- Employees and employers share the cost.
- Offering access to premium Hospital products and high-value Extras that offer **up to 80% back**[1] on included extras at any Bupa-recognised provider[2], up to yearly limits.

Voluntary Health Cover

Give your team access to quality, value-driven health cover

- Self-funded cover where your employees pay the health insurance premium
- Offering access to a range of Hospital and Extras cover, that offer **up to 70% back**[1] on included extras at any Bupa recognised provider[2], up to yearly limits.

Did you know?

Health and wellbeing ranks as a top employee benefit (alongside pay and reward) in PwC's 'What Workers Want' survey.[3]

Subsidised health insurance is one of the most highly sought-after employee benefits in Australia.[4]

Bupa Subsidised/Split bill cover often comes with access to extra programs, services and rewards not available to retail customers.

1. Percentage back depends on the product you select. Excludes optical. 2. Extras service providers must meet certain requirements to be recognised by Bupa and for us to pay towards the cost of your treatment. Waiting periods, yearly limits, policy and fund rules apply. Restrictions may apply on your policy which are limited benefits for certain services. 3. PWC What workers want, the future of work 2021 what-workers-want-report.pdf (pwc.com.au). 4. The Business Case for Offering Health Insurance Benefits | Aon Insights.

Premium Hospital Cover

Where value meets care

Corporate Hospital Cover - Silver plus Mid-level hospital cover for a broad range of procedures and includes unlimited emergency ambulance by recognised providers.[1]	Excess options: **Nil | $250** **$500 | $750**
Corporate Hospital Cover Advanced - Silver plus Hospital cover for most procedures – includes unlimited emergency ambulance cover by recognised providers[1], and no excess for kids if they are admitted to hospital.	Excess options: **Nil | $250** **$500 | $750**
Corporate Hospital Cover - Gold Hospital cover for a broad range of services, including unlimited emergency ambulance by recognised providers.[1]	Excess options: **Nil | $250** **$500 | $750**

Key features

Bupa Medical Gap Scheme[2]

Helps reduce the costs members need to pay for in-hospital medical services with $0 gap or capped at $500 per provider.

Accident inclusion[4]

For accidents sustained after joining, treatment which is restricted or is an exclusion is covered in the same way as an included service.

Cover for uncapped emergency[1] ambulance

transport or on the spot treatment, and non-emergency[3] ambulance capped at $5,000 per person per year, Australia-wide when provided by one of our recognised providers.

Travel and accommodation

Helps cover the cost of travel for essential medical or hospital treatment.[5]

No excess for kids

You won't pay a hospital excess for any child dependants included on your membership up to the age of 32 if they need to go to hospital.[6]

1. If claimable from another source, a benefit won't be paid by Bupa. Benefits for ambulance transportation is only payable where the provider describes the transportation as an 'Emergency'. For more, see the Important Information Guide. There is a 1 day waiting period for emergency ambulance and on-the-spot treatment. 2. Out of pocket expenses may apply. For example, if your specialist or specialists chooses not to participate in or is not listed under the Medical Gap Scheme, you will have to pay any medical expenses. Hospital excess or co-payments relevant to your cover apply. Not available to customers being admitted into private hospitals who don't have an agreement with Bupa - https://www.bupa.com.au/medical-gap-scheme. 3. 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 non-emergency ambulance treatment. 4. 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. Must meet Bupa's definition of an Accident as defined in the Bupa Fund Rules, must seek medical treatment within 72 hours, and receive any further treatment within 180 days, of the Accident occurring. Out of pockets may apply. 5. This benefit applies to those who need to travel 200km or more in Australia to receive essential medical and hospital treatment not available in their local community on selected covers. 2-month waiting period and eligibility criteria apply. 6. You won't pay an excess for children (included on your membership) up to the age of 32 if they need to go to hospital. Available on selected hospital covers. Waiting periods, fund and policy rules apply.

Extras cover

Ready, reliable extras

Corporate 60 Extras

Mid-range extras for a range of everyday services.

- 60% back on included extras at any Bupa-recognised provider[1], up to yearly limits. Restrictions may apply.
- Online Doctor Appointments[2]. (up to 6 services per person, per calendar year)
- Up to 100% back on Optical benefits from Bupa recognised providers (up to yearly limits).[3]

Corporate 70 Extras

Great range of extras and the freedom to visit any Bupa-recognised provider.

- 70% back on included extras at any Bupa-recognised provider[1], up to yearly limits. Restrictions may apply.
- Online Doctor Appointments[2]. (up to 6 services per person, per calendar year)
- Up to 100% back on Optical benefits from Bupa recognised providers (up to yearly limits).[3]

Corporate 80 Extras

Wide-ranging extras and high benefit returns.

- 80% back on included extras at any Bupa-recognised provider[1], up to yearly limits. Restrictions may apply.
- Online Doctor Appointments[2]. (up to 6 services per person, per calendar year)
- Up to 100% back on Optical benefits from Bupa recognised providers (up to yearly limits).[3]

Corporate 90 Extras

High-level extras with an extensive range of services.

- 90% back on included extras at any Bupa-recognised provider[1], up to yearly limits. Restrictions may apply.
- Online Doctor Appointments[2]. (up to 6 services per person, per calendar year)
- Up to 100% back on Optical benefits from Bupa recognised providers (up to yearly limits).[3]

Signature Extras

Comprehensive cover with a wide range of services.

- 80% back on included extras at any Bupa-recognised provider[1], up to yearly limits. Restrictions may apply.
- Online Doctor Appointments[2]. (up to 6 services per person, per calendar year)
- Up to 100% back on Optical benefits from Bupa recognised providers (up to yearly limits).[3]

1. Extras service providers must meet certain requirements to be recognised by Bupa and for us to pay towards the cost of your treatment. Waiting periods, yearly limits, policy and fund rules apply. Restrictions may apply on your policy which are limited benefits for certain services. 2. Yearly limits, waiting periods, fund and policy rules apply. Members will only be able to book general doctor appointments via Blua. Appointments with specialists cannot be booked via Blua. Members who are under 18 years old may need to attend the appointments with a parent or guardian. Available on all eligible extras and combined products that include Blua online doctor appointments. Service provided by third party partner. Benefits payable for 100% of charge up to service limits for Blua Online Doctor Appointments only. Benefits are not payable for services included in the Medicare Benefit Schedule (MBS). See blua.bupa.com.au for more details. 3. Up to 100% back at any Bupa-recognised optical provider. Extras service providers must meet certain requirements to be recognised by Bupa and for us to pay towards the cost of your treatment. Some items are not covered when purchased online. Selected lens options and consumables are not covered. Optical Coverage not included on Corporate Choice 50. Up to yearly limits. Waiting periods, fund and policy rules apply.

7 reasons you'll love the Subsidised extras range

No lifetime limit

For orthodontics on selected products up to yearly limits.[1]

Up to 100% back

You'll receive up to 100% back on Optical benefits from Bupa recognised providers (up to yearly limits).[2]

Members First Platinum

On eligible combined products, members could get 100% back on up to two 6-monthly check-up and cleans at Members First Platinum providers, up to yearly limits.[5]

Gym memberships and mole mapping

To help members manage their health they can get up to $100 back on eligible gym memberships, personal training or mole mapping services at Bupa recognised providers.[3]

Gap Free for Kids[6]

With eligible combined hospital and extras, you could pay nothing for most dental, physiotherapy, chiropractic and podiatry consultations at Members First providers for child dependants on your family membership (up to yearly limits).

Members First Ultimate

100% back on up to two 6-monthly check-up and cleans every year, at Members First Ultimate providers, claimable outside of yearly limits.[4a]

100% back on general dental fillings, at Members First Ultimate providers, up to yearly limits.[4b]

Online Doctor Appointments

100% of the appointment fees covered on up to 6 Online Doctor Appointments to connect eligible Bupa members with doctors through Blua, Bupa's digital health platform.[7]

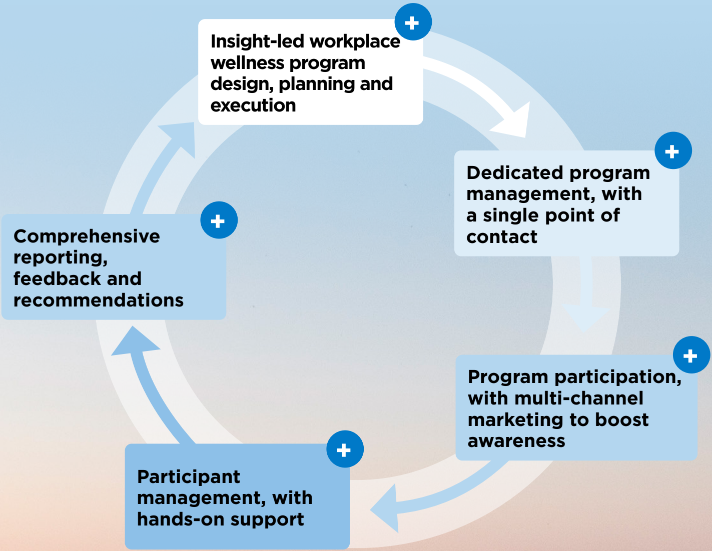
1. Depends on level of cover. Yearly limits, waiting periods, benefit claiming restrictions, policy and fund rules apply. 2. Up to 100% back at any Bupa-recognised optical provider. Extras service providers must meet certain requirements to be recognised by Bupa and for us to pay towards the cost of your treatment. Some items are not covered when purchased online. Selected lens options and consumables are not covered. Optical Coverage not included on Corporate Choice 50. Up to yearly limits. Waiting periods, fund and policy rules apply. 3. On selected extras products. Gym memberships and personal training will only be claimable where the exercise program is designed to address or improve a specific health or medical condition for example, diabetes. Waiting periods, fund and policy rules apply. 4a. 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, benefit claiming restrictions, 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. Not available in all areas. 4b. Select direct restoration and general fillings only. Benefit claiming restrictions, waiting periods, yearly limits, fund and policy rules apply. Available on all Extras products with general dental at Members First Ultimate Providers. Not available in all areas. 5. At Members First Platinum providers you can receive up to 100% back on dental check-up and cleans (select dental items only) once every 6 months, up to your yearly limits. Available on eligible packaged products or combined hospital and extras products (excluding Freedom 50 Extras, Freedom 60 Extras, Freedom 60 Boost, Extras Saver, Corporate Choice 50, Corporate Benefit 60 Flex, FLEXtras products and Your Choice Extras 60 where General Dental is not included). Waiting periods, benefit claiming restrictions, yearly limits, policy and fund rules apply. Not available in all areas. 6. Waiting periods, yearly limits, benefit claiming restrictions, policy and fund rules apply. Child dependants only. Excludes orthodontics, orthotics and hospital treatments. Bupa has Members First providers for these services. Not available in all areas. 7. Yearly limits, waiting periods, fund and policy rules apply. Members will only be able to book general doctor appointments via Blua. Appointments with specialists cannot be booked via Blua. Members who are under 18 years old may need to attend the appointments with a parent or guardian. Available on all eligible extras and combined products that include Blua online doctor appointments. Service provided by third party partner. Benefits payable for 100% of charge up to service limits for Blua Online Doctor Appointments only. Benefits are not payable for services included in the Medicare Benefit Schedule (MBS). See blua.bupa.com.au for more details.

Flexible wellbeing that grows with your people

Every business is unique – and so is every wellbeing journey.

Bupa's flexible, insight-led solutions adapt to your team's evolving needs. With over 125 health and wellbeing programs, we create holistic and practical experiences that support every aspect of wellbeing.

From empowering health screenings that spot areas of improvement, to improving mindset and healthy habits through tailored mental and physical health programs – we're here to help your people thrive.



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

Contact the Bupa Corporate team via the **Bupa Corporate New Business Enquiry Form**