Bupa Corporate

Your guide to Voluntary health cover

Effective 1 January 2026

Bupa


Healthcaring
for nurses
fleet managers
farmers
accountants
journalists
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 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...

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.

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.

Subsidised Health Cover

Fully funded cover for your team with flexible options

- Employers pay 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.

Did you know?

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

Wellness programs can deliver an ROI of $4.30 for every $1 spent – and businesses with strong wellbeing programs report 50% higher revenue per employee.[4]

The Bupa voluntary product range offers options to suit all health needs and budgets, without the need for employees to buy hospital cover.

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. Creating Resilient Cultures: Why Businesses Need to Invest in Employee Well-being (nbteamconsulting.com).

Premium Hospital Cover

Where value meets care

Corporate Basic Hospital

Corporate Basic Plus Hospital

Corporate Bronze Plus Hospital

Corporate Silver Plus Mid Hospital

Corporate Silver Plus Extensive Hospital

Corporate Gold Comprehensive Hospital

Key features

Accidents Happen Refund for selected products[1]

On some of our corporate covers, when requiring hospital treatment as the result of an accident, Bupa will refund you the hospital excess you paid for the admission.[1]

Accident inclusion[2]

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

Ambulance cover you can count on

All products include cover for uncapped emergency[3] ambulance transport or on the spot treatment, and selected products (Corporate Silver Plus Extensive Hospital and Corporate Gold Comprehensive Hospital) include non-emergency[4] ambulance capped at $5,000 per person per year, Australia-wide when provided by one of our recognised providers.

You could pay 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.[5]

1. For Accidents that occur in Australia after your cover starts. 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. 2. 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. 3. 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. 4. 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. 5. 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.

Premium Hospital Cover

Where value meets care

Corporate Basic Hospital Cover for accidents to help protect you from the unexpected – a great way to be exempt from the Medicare Levy Surcharge.	Excess options: **$500 | $750**
Corporate Basic Hospital Plus Cover for the budget conscious that includes selected hospital procedures.	Excess options: **$500 | $750**
Corporate Bronze Plus Hospital Cover for the most common hospital procedures. Plus, we'll refund any excess you had to pay on admission for accidents with our 'Accidents Happen Refund' feature.[1]	Excess options: **$250 | $500** **$750**
Corporate Silver Plus Mid Hospital Mid-range cover for a wide range of procedures – we'll also cover any excess for your kids (included on your membership) up to the age of 32, if they need to go to hospital.[2]	Excess options: **$250 | $500** **$750**
Corporate Silver Plus Extensive Hospital Broad-ranging cover, excluding pregnancy and birth and weight-loss surgery.	Excess options: **$250 | $500** **$750**
Corporate Gold Comprehensive Hospital Premium hospital cover for complete coverage including pregnancy and birth, as well as coverage for emergency[3] and non-emergency ambulance services.	Excess options: **$500 | $750**

1. Available on Corporate Basic Plus Hospital, Corporate Bronze Plus Hospital, Corporate Silver Plus Mid Hospital, Corporate Silver Plus Extensive Hospital and Corporate Gold Comprehensive Hospital. 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 readmission) or treatment must be within 180 days of the event. 2. 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. 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. 1 day waiting period, fund and policy rules apply. If payable from another source, a benefit won't be paid by Bupa.

Extras cover

Corporate Choice range

Members get standalone entry-level options, flexible ways to use their Extras and up to 70% back* on included services, depending on their level of cover at any Bupa-recognised provider[1], up to yearly limits. Bupa Corporate Choice Extras is the choice employees will love.

Corporate Choice 50 For those who want entry-level cover.	• **50% back on included extras at any Bupa-recognised provider,**[1] up to yearly limits. Restrictions may apply. • **$500 flexible yearly limit[2] you can use across most included services.**
Corporate Choice 50 Boost For those who want basic coverage for everyday services such as optical, physio and chiro.	• **50% back on included extras at any Bupa-recognised provider,**[1] up to yearly limits. Restrictions may apply. • **$600 flexible yearly limit[2] you can use across most included services.** • **A separate $150 yearly limit for optical (with up to 100% back at Bupa-recognised optical providers up to yearly limit).[3]**
Corporate Choice 60 For those who want mid-range cover.	• **60% back on included extras at any Bupa-recognised provider,**[1] up to yearly limits. Restrictions may apply. • **$650 flexible yearly limit[2] you can use across most included services.** • **A separate $200 yearly limit for optical (with up to 100% back at Bupa-recognised optical providers up to yearly limit).[3]** • **Online Doctor Appointments.[4]** (Up to 6 services per person, per calendar year)
Corporate Choice 60 Boost For those who want mid-to-high range cover	• **60% back on included extras at any Bupa-recognised provider,**[1] up to yearly limits. Restrictions may apply. • **$800 flexible yearly limit[2] you can use across most included services.** • **A separate $200 yearly limit for optical (with up to 100% back at Bupa-recognised optical providers up to yearly limit).[3]** • **Online Doctor Appointments.[4]** (Up to 6 services per person, per calendar year)
Corporate Choice 70 For those who want higher benefits and limits	• **70% back on included extras at any Bupa-recognised provider,** up to yearly limits. Restrictions may apply. • **$1,000 flexible yearly limit[2] you can use across most included services.** • **A separate $250 yearly limit for optical (with up to 100% back at Bupa-recognised optical providers up to yearly limit).[3]** • **Online Doctor Appointments.[4]** (Up to 6 services per person, per calendar year)

*Percentage back depends on the product you select. Excludes optical. 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. At Bupa-recognised providers, up to yearly limits. Waiting periods, benefit claiming restrictions, fund and policy rules apply. Optical has a separate yearly limit and Corporate Choice 50 excludes optical. 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. 4. 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). Refer to blua.bupa.com.au for more details.

8 reasons to choose the Corporate Choice range

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.[1a]

Plus 100% back on general dental fillings, up to yearly limits.[1b]

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.[5]

Members First Platinum

On eligible extras products members could get 100% back on up to two 6-monthly check-up and cleans, up to yearly limits.[2]

Flexible limits, up to yearly limits[6]

Flexible limits on a range of included services on their cover, with some services subject to sub-limits.

Digital mental health

Access to This Way Up for online Cognitive Behavioural Therapy (CBT) courses to help manage symptoms of anxiety and depression.[8]

Choice

With up to 100% back on optical[3] and up to 70% for other included extras at Bupa-recognised providers (up to yearly limits).[4]

Health Management Benefits

Eligible gym memberships, personal training and mole mapping, up to yearly limits.[7]

Value

Options to suit all health needs and budgets, without the need to buy hospital cover.

1a. Members can receive 100% back on dental checkup 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 the yearly limits. Not available in all areas. 1b. 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. 2. At Members First Platinum providers members can receive up to 100% back on dental check-up and cleans (select dental items only) once every 6 months, up to their yearly limits. Available on the standalone Corporate Choice Extras range, and eligible packaged or combined hospital and extras products (excluding Corporate Benefit 60 Flex, Corporate Choice 50). Waiting periods, benefit claiming restrictions, yearly limits, policy and fund rules apply. Not available in all areas. 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. 4. 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. The percentage back depends on the product you select. Excludes optical. 5. 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. 6. At Bupa-recognised providers, up to yearly limits. Waiting periods, benefit claiming restrictions, fund and policy rules apply. Optical has a separate yearly limit and Corporate Choice 50 excludes optical. 7. 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. 8. Up to yearly limits. Waiting periods, fund, and policy rules apply.

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