

BUPA | OSHC GUIDELINE

# BUPA

ANNALINK\*  
OSHC-STUDENTS



# OSHC GUIDELINE

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# FEELING SICK? HERE'S WHAT TO DO

Your **Bupa OSHC** covers you whether it's an emergency or a routine health concern:

- **Emergency:** If you face a *life-threatening illness or injury* that poses an immediate risk to your life or long-term wellbeing, **call 000** for an ambulance or go to the nearest hospital.
- **Non-emergency:** Book a local GP appointment or **use 24/7 online consultations** via **Blua**.
- **Specialist care:** Your GP can refer you to a specialist if needed.
- **Pharmacy (chemist):** Bring your prescription to a pharmacy to buy medicine. Some costs may be claimable under your OSHC.

Bupa has a wide direct-billing network across Australia. For most Bupa-approved providers, you won't need to pay upfront – the bill will be sent directly to Bupa. You can search for nearby GP, clinics, or hospitals via the Bupa website and app

- **For services and information, visit:** <https://www.bupa.com.au>
- **24/7 Assistance helpline:** **1300 884 235**
- **Phone in Australia:** **1800 888 942**
- **Outside Australia:** **+61 3 9937 4223**
- **Email:** [oshc@bupa.com.au](mailto:oshc@bupa.com.au)
- **In a medical emergency:** **Call 000** immediately
- **Find your GP at:** <https://www.bupa.com.au/find-a-provider>



# FIND A DOCTOR IN 3 SIMPLE

## 1. GP VISIT

Finding GP online at: <https://www.bupa.com.au/find-a-provider>

Or **MyBupa App**

## 2. BOOK AN ONLINE DOCTOR APPOINTMENT

- Go to [blua.bupa.com.au/online-doctors](https://blua.bupa.com.au/online-doctors).
- Log in with your Bupa account.
- Click **Book appointment**.
- Select your preferred date & time (available **24/7**).
- Prepare your device (computer/phone with camera & microphone).
- Join the online consultation with the doctor.

## 3. BY PHONE: To access a doctor video or phone

Call **Bupa** on **1800888942**.

Member service specialists help you choose the affordable doctor.

# HOW TO ADJUST & EXTENSION

## 1. IF YOU ARRIVE IN AUSTRALIA BEFORE YOUR COURSE START DATE

Please provide:

- Certificate of Insurance
- Passport
- Date of entry

## 2. IF YOU DECIDE TO EXTEND YOUR STUDY

Please provide:

- Certificate of Insurance
- Passport
- Start and end dates of the new course

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# HOW TO UPGRADE / DOWNGRADE

## 1. UPGRADE

- **Single** → Covers only the overseas student.
- **Couple Policy** → Covers the overseas student plus one adult spouse or de facto partner.
- **Single Parent** → Covers the overseas student plus one or more children under 18 years old.
- **Family Policy** → Covers your spouse or de facto partner and one or more children under 18 years old.

***Note:** Other family members are not covered, such as parents, grandparents, brothers, sisters, uncles, or aunts.*

## 2. DOWNGRADE

- **Couple /Single Parent /Family → Single:** When all dependents leave Australia or get another subclass visa.
- **Family → Single Parent:** When spouse or de facto partner leaves Australia or gets another subclass visa.
- **Family → Couple:** When all children leave Australia, get another subclass visa, or turn 18.

*HOW? Providing your **current certificate of insurance, passports**, and the return airport e-ticket of your dependents, or student visa, or new certificate of insurance of children who are **over the age of 18 years old**.*

# HOW TO CLAIM

If you don't visit a doctor within **Bupa's** direct billing network, you will need to pay the bill first and then make a claim to **Bupa** for reimbursement. There are 4 ways to submit your claim. For more details, please call **1800888942** or email to [oshc@bupa.com.au](mailto:oshc@bupa.com.au)

## 1. DIRECT BILLING

Finding a doctor GP online at <https://www.bupa.com.au/find-a-provider>  
To select a doctor or medical provider that specifies they can direct bill

## 2. CLAIM VIA MYBUPA APP

- Download the app or login to the portal (If you have not done so already).
- Register for an account. Be sure to have your policy number ready. Select 'Submit claim'.
- Upload photos of your invoices and receipts.

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### 3. CLAIMING ONLINE

To submit your claim, please choose one of the following methods:

- **Online:** Log in to <https://my.bupa.com.au/login?ReturnUrl=%2f> and fill out the claim form.
- **Email:** Scan your receipts and send them to [oshc@bupa.com.au](mailto:oshc@bupa.com.au).

*Please include your claim reference and policy number in the email subject line.*

### 4. CLAIMING BY POST

- Download the **Claim form** [In here](#)
- Complete the form + a copy of your visa or any relevant invoices or receipts
- Post your receipts and any required attachments to :

*Bupa Health Insurance - GPO Box 4338 Melbourne VIC 3001*

Or submit directly at your nearest Bupa store.

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# HOW TO REFUND

You can apply in writing for a pro-rata refund of premium for the unexpired portion of your policy if

## 1. YOU PAID YOUR PREMIUM BUT DID NOT COME TO AUSTRALIA

Required documents:

- Certificate of Insurance
- Passport
- Evidence of not coming to Australia (e.g. cancellation letter from your institution, withdrawal letter from the Embassy, etc.)

## 2. YOU PURCHASED COVER FOR AN EXTENDED STAY, BUT THE DEPARTMENT OF IMMIGRATION DID NOT APPROVE YOUR VISA EXTENSION.

Required documents:

- Certificate of Insurance
- Passport
- Refusal letter confirming that your visa extension was not granted

### 3. YOU WERE OBLIGED TO CEASE STUDIES AND LEAVE AUSTRALIA BEFORE THE END OF YOUR APPROVED STAY DUE TO REASONS BEYOND YOUR CONTROL

Required documents:

- Certificate of Insurance
- Passport
- One-way ticket from Australia to your home country

### 4. YOU HAVE BEEN GRANTED PERMANENT RESIDENCE IN AUSTRALIA

Required documents:

- Certificate of Insurance
- Passport
- Certificate of Insurance (Medicare) as an Australian permanent resident/citizen

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## 5. YOU WERE NOT A RESIDENT IN AUSTRALIA FOR A CONTINUOUS PERIOD OF 3 MONTHS OR MORE, WHILE HOLDING A VALID STUDENT VISA

Required documents:

- Certificate of Insurance
- Passport
- Return air tickets (showing departure from and re-entry to Australia)

## 6. YOU CAN PROVIDE PROOF OF OSHC ISSUED BY ANOTHER ORGANIZATION COVERING THE SAME PERIOD

Required documents:

- Certificate of Insurance
- Passport
- Certificate of Insurance from the other organization

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# THANK YOU

## CONTACT INFORMATION

For services and more information, please visit:

- **Website:** <https://oshcstudents.com.au>
- **Hotline :** +61 430 330 198
- **Email:** [info@oshcstudents.com](mailto:info@oshcstudents.com)

*One of our Member Service Specialists will be happy to help you choose the right cover to suit your needs and budget.*