

Health Insurance

# Overseas Student Health Cover



Bupa 

**At Bupa, it's our purpose that makes us different – helping our members to live longer, healthier, happier lives.**

We focus on your health, so you can focus on your studies.

This brochure is a summary of the cover we offer. For more information, including what's covered and what's not, you should read this together with our Important Information Guide at [bupa.com.au/oshc-info](http://bupa.com.au/oshc-info)

From 1 September 2018 visit [bupa.com.au](http://bupa.com.au) to see our Overseas Student Health Cover rules.



## Healthcare in Australia

We draw on over 65 years experience and understand that healthcare can be confusing to new visitors. That's why we aim to provide the best advice and support to help you find what's right for your needs.

### What is Medicare?

Medicare is Australia's public healthcare system – for all citizens, permanent residents, and some applicants for permanent residency. It provides free or subsidised cover for certain healthcare services.

### The Private Healthcare System

The private system includes health insurers like Bupa, who work with Medicare to provide Australians with access to medical services and health providers.



### Do I have access to Medicare?

If you're applying for a student visa, a current student or looking to extend your student visa you will not generally have access to Medicare.\*

\*Students from reciprocal health countries may have access to Medicare for some services, however may still require OSHC. Visit <https://www.humanservices.gov.au/customer/enablers/health-care-visitors-australia>

# What is Overseas Student Health Cover?

Overseas Student Health Cover (OSHC) helps ensure you'll be covered for the cost of medical treatments if you get sick or have an accident. The Australian Government requires you to have OSHC for the duration of your study period in Australia.<sup>#</sup> When you lodge your visa application with the Department of Home Affairs you must show proof of your OSHC.



## Meet visa requirements

To be 100% sure you comply with the Australian Government's insurance requirements.



## Unlimited emergency ambulance

We'll take care of the cost of all emergency transport and on-the-spot treatment by our recognised providers.



## Protect yourself from the unexpected




If the unexpected happens during your stay you can be covered for treatments and medical care.



## Convenience

Get peace of mind by choosing where and when you'd like to be treated at Members First and Network Hospitals.

## There are 3 different types of membership available

- 
**Single**  
 Cover for student only.
- 
**Couples**  
 Cover for the student and their partner as listed on the student's dependant visa.
- 
**Family\***  
 Cover for the student, their partner and their dependent children under 18 years of age if they live with the student in Australia.

Student is defined as the primary student visa holder.

To be eligible for OSHC you must hold a student visa, be in the process of applying for a student visa or be on a bridging visa while applying to extend your student visa. <sup>#</sup>Students from selected countries may not need OSHC. Visit [border.gov.au/Trav/Stud/More/Health-Insurance-for-Students](http://border.gov.au/Trav/Stud/More/Health-Insurance-for-Students) for more details. \*OSHC does not provide cover for extended family members, such as your mother, father, brother or aunt. If these family members come to Australia to visit you, we can provide them with their own overseas visitors cover. Contact us on 134 135 for more details.

# A world of benefits

## More for members



### Bupa Plus

An exclusive range of health discounts, tools and information including:

- gym discounts
- discounted movie vouchers
- discounted theme park entry.

Visit [bupa.com.au/bupaplus](http://bupa.com.au/bupaplus)

### Pay nothing for your regular dental check-up

Pay nothing for your regular dental check-up and more at Members First Platinum dentists, when you combine Hospital and Extras that include general dental. Up to yearly limits.~ Find out more at [bupa.com.au/members-first-platinum](http://bupa.com.au/members-first-platinum)

Find a Members First Platinum dentist near you at [bupa.com.au/find-a-provider](http://bupa.com.au/find-a-provider)

### Members First provider networks

Our national network of hospital and extras<sup>1</sup> providers can help you reduce or eliminate out-of-pocket expenses on most items.

- Waiting periods, policy and fund rules apply.

<sup>1</sup> For most items at Members First extras providers covering dental, physio, chiro, podiatry consultations and selected optical. Fund and policy rules, waiting periods and yearly limits apply. Excludes orthodontics, orthotics and hospital treatments.



## Talk to professionals

### 24 hour student advice line

- medical and accident assistance
- personal safety, drug or alcohol issues
- home and property assistance
- general tax and legal inquiries.

Call 1300 884 235



## More than health insurance

### After Hours Medical support

Receive complimentary access to the After Hours Plus program from 13SICK (13 74 25), National Home Doctor Service. This means that when you need urgent medical care after-hours and book a home visit, if you require commonly prescribed medications, they will be provided on the spot at no cost. Not available in Northern Territory (NT).

Visit [bupa.com.au/afterhoursplus](http://bupa.com.au/afterhoursplus)



## Find a Bupa-friendly doctor

### Search for a doctor

- Bupa-friendly doctors - also known as Direct Billing doctors - have agreements with Bupa where they will send your bill directly to us.

Visit [bupa.com.au/find-a-doctor](http://bupa.com.au/find-a-doctor)

# Overseas Student Health Cover



## Access to Private and Public Hospitals

Peace of mind knowing that in most cases you're covered for in-patient services, accommodation and theatre fees at Members First, Network and public hospitals.



## Doctors and Specialists

Get up to 100% of the Medicare Benefits Schedule (MBS)<sup>^</sup> fee for the cost of medical services provided by doctors or specialists in or out of hospital.



## Pharmacy

We'll take care of \$50 of the cost of pharmacy items, per script item, after you pay the PBS co-payment fee.\*



## Emergency Ambulance

Unlimited emergency ambulance transportation and on-the-spot treatment by our recognised providers.



## Private room

Get your own room where available or or \$50 back from the hospital when you stay overnight at our Members First hospitals.#

## Hospital (in patient) services

Clinically required inpatient treatment receiving a Medicare benefit, including:

- accidents after joining
- pregnancy related conditions
- gynaecological surgery
- appendicitis
- dental surgery
- knee arthroscopy and meniscectomy procedures
- cardiac and cardiac related services (e.g. open heart and bypass surgery)
- joint replacements.

## Services not covered

- procedures not approved by the Medical Services Advisory Committee
- procedures not recognised by Medicare
- cosmetic surgery
- non-emergency ambulance
- IVF and assisted reproductive services
- experimental treatment
- repatriation
- respite care.

There are other services that are not fully covered or not covered at all. For further information please refer to your product sheet and the important information guide at [bupa.com.au/oshc-info](http://bupa.com.au/oshc-info)

## Don't forget waiting periods apply

### 2 Month waiting period

- for pre-existing conditions, ailments or illnesses of a psychiatric nature.

### 12 Month Waiting Period

- for all other pre-existing conditions, ailments and illnesses
- pregnancy related conditions

## Waiting periods don't apply when

- treatment is required as a result of an accident sustained after joining us
- you have a condition which is defined under the Emergency Treatment section of the Important Information guide at [bupa.com.au/oshc-info](http://bupa.com.au/oshc-info)



## Ways you can save

### Members First hospitals

Use our Members First hospitals to help reduce or eliminate out-of-pocket hospital expenses.

### Members First day facilities

Use our Members First day facilities for no out-of-pocket hospital or medical expenses.<sup>^</sup>

### Bupa-friendly doctor

A Bupa friendly doctor has a direct billing agreement with Bupa to help reduce or eliminate your out-of-pocket expenses.<sup>~</sup>

If you want more information, including what's covered and what's not, read this together with our Important Information Guide at [bupa.com.au/oshc-info](http://bupa.com.au/oshc-info)

## Bupa Medical Gap Scheme

The Bupa Medical Gap Scheme is an arrangement Bupa has with a large number of medical specialists/doctors such as a surgeon, anaesthetist or other specialist to help minimise the amount you'll need to pay for your medical costs in hospital<sup>2</sup>. For full details, visit [bupa.com.au/medicalgapscheme](http://bupa.com.au/medicalgapscheme)

<sup>^</sup>MBS is the list of medical services and treatments recognised for coverage by Medicare and the associated fees for such services and treatments set by the Australian Government. \*\$300 yearly limit for singles, \$600 for couples and families.

<sup>#</sup>Conditions apply. Contact us for more details.

<sup>^</sup> If you are treated in a Members First day facility, there are no out-of-pocket expenses for medical services (e.g.your specialist's fees). Any co-payment or excess related to your level of cover will still apply. Not available in all areas. <sup>~</sup>An out-of-pocket expense may be incurred should the doctor charge higher than the Bupa benefit, this expense is not covered by Bupa.

<sup>2</sup> Your doctor can use the Bupa Medical Gap Scheme in public hospitals, or in private hospitals that have an agreement with Bupa. Find out more at [bupa.com.au/medicalgapscheme](http://bupa.com.au/medicalgapscheme)



### Extras cover

Choose Extras cover for services that OSHC doesn't cover, such as dental, physio, chiro and optical.

## OSHC Extras

OSHC Extras is an extras cover designed for young and healthy students looking for great value. OSHC Extras can be taken out in addition to your visa compliant Overseas Student Health Cover (OSHC) and offers extra services that are not covered by OSHC alone, up to the relevant annual visit limits. You'll get 100% cover for a set number of Members First extras services<sup>†</sup> each year that you may need while studying in Australia, such as a dental check-up, physio, chiro and podiatry consultations (subject to yearly visit limits). That means you won't pay any out-of-pocket costs for those included extras at Members First Providers and up to the yearly visit limits. We've made it simple to understand and easy to use so you'll know what value you're getting from the start.

## OSHC Extras

What's covered

Members First Extras		Yearly visits/ quantity
✓	Dental check up <sup>^</sup>	1
✓	Physio, chiro and/or podiatry consultations	3
✓	Bonus Dollars - \$50 for singles, \$100 for couples	1
✓	Bupa Optical - \$50 voucher <sup>#</sup>	1
✓	Consultations via phone with Bupa Dietitians <sup>*</sup>	2

<sup>^</sup>Includes exam, scale and clean, fluoride and two bitewing x-rays only.

<sup>#</sup>Provision of email address required for voucher delivery.

<sup>\*</sup>Bupa Dietitian consultations are available and conducted in English only.

Per calendar year

### Bonus Dollars

We will contribute a total of \$50 (\$100 for couple and family memberships), payable once per year, that can be shared across your extras services to put towards out-of-pocket (extras) expenses at Members First healthcare providers (e.g. for a filling or additional physio treatment).

### More value at Members First Platinum

You'll get 100% cover for a set number of extras services at Members First providers each year. Plus, when you add hospital cover, you'll pay nothing for specific additional general dental services at Members First Platinum Dentists.- Find out more at [bupa.com.au/members-first-platinum](http://bupa.com.au/members-first-platinum)

Find Members First Platinum Dentists at [bupa.com.au/find-a-provider](http://bupa.com.au/find-a-provider)

New

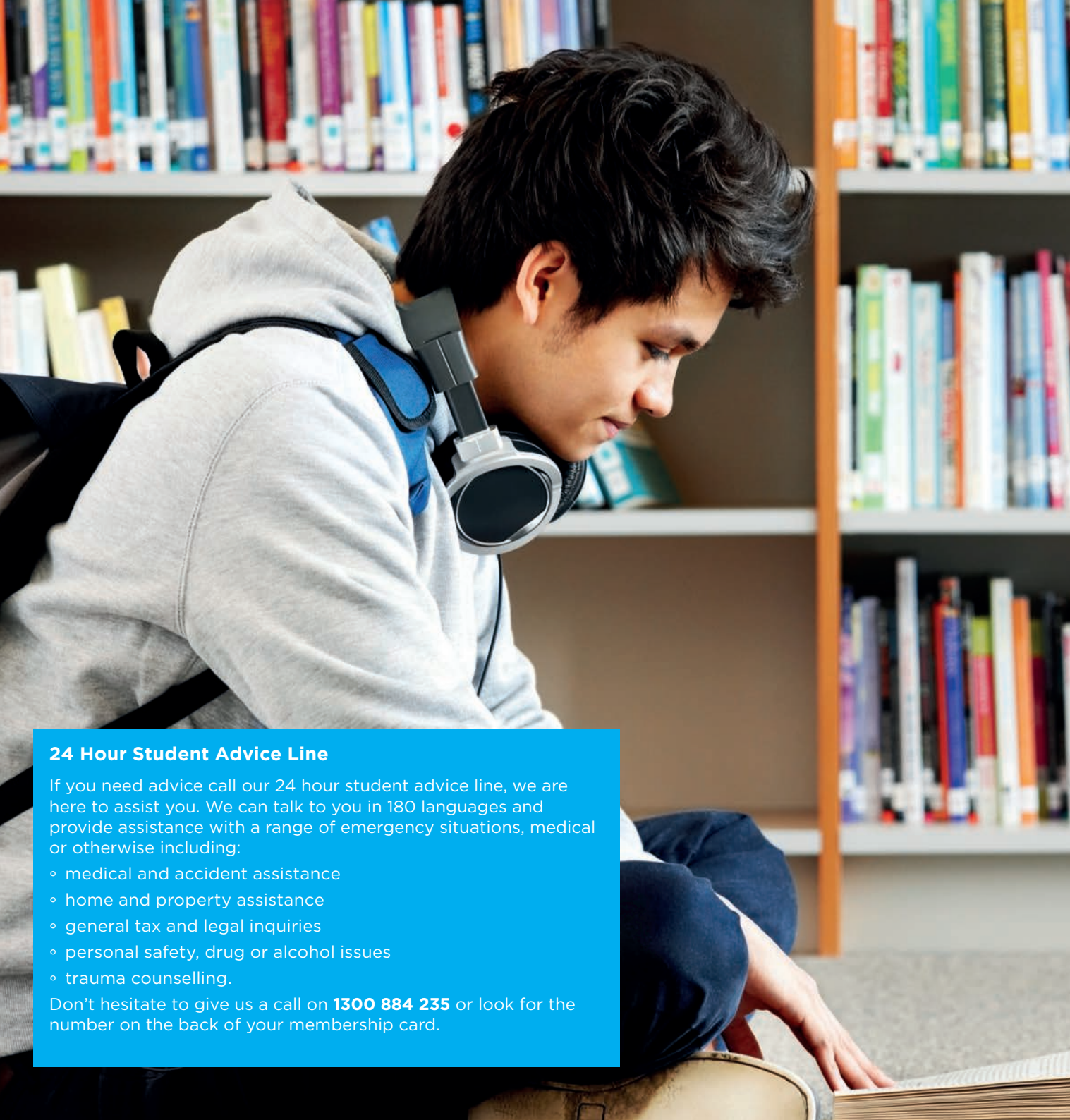
✓	Extras services: Initial waiting period	2 Months
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### Members First Provider Network

Bupa Members First is an extensive network of healthcare professionals including dental, optical, physiotherapy, chiropractic and podiatry providers. OSHC Extras is available exclusively through this network with the benefit of 100% cover on the set number of included services (subject to yearly visit limits). This means you won't have to pay any out-of-pocket expenses when you visit a Members First Network provider for these services. OSHC Extras does not cover any services at non-Bupa Members First healthcare providers.

<sup>†</sup> Yearly visit limits, bonus dollar quantities, waiting periods and fund rules apply.

-Waiting periods, policy and fund rules apply.



### 24 Hour Student Advice Line

If you need advice call our 24 hour student advice line, we are here to assist you. We can talk to you in 180 languages and provide assistance with a range of emergency situations, medical or otherwise including:

- medical and accident assistance
- home and property assistance
- general tax and legal inquiries
- personal safety, drug or alcohol issues
- trauma counselling.

Don't hesitate to give us a call on **1300 884 235** or look for the number on the back of your membership card.

## myBupa

myBupa is Bupa's member self service area that helps you manage your overseas student health cover. In addition, if you register for myBupa you will get access to an exclusive range of discounts, experiences, tools and information to help you get more out of every day.

### All you need to register is your

- full name
- date of birth
- membership number
- postcode.

### Once registered, you have instant access and can do the following 24/7

- submit a claim online
- update your contact details
- order a membership card
- renew your cover
- view information about what you're covered for
- view claims history.




## Joining Bupa is **easy**

 1800 888 942

 [bupa.com.au/students](https://bupa.com.au/students)

 Visit a local Bupa store

## For more information

 **1800 888 942**  
(from within Australia)

**+61 3 9937 4223**  
(from outside Australia)

 [bupa.com.au/students](https://bupa.com.au/students)

 **Visit your local Bupa store**



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& Care

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