



Health Insurance

# Advantage Overseas Student Health Cover

**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 April 2018 go to **[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 selected countries may have some access to Medicare, however may still require OSHC. Visit [humanservices.gov.au/customer/enablers/health-care-visitors-australia](https://humanservices.gov.au/customer/enablers/health-care-visitors-australia) to find out more.

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

# What is Advantage Overseas Student Health Cover?

Advantage 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.



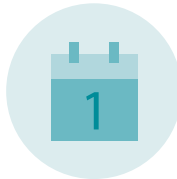
## Help protect yourself from the unexpected

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



## Unlimited emergency ambulance

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



## 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 dependant children under 18 years of age if they live with the student in Australia.

Student is defined as the primary student visa holder.

This product is available for selected education partners only. 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.

# We're here to help find a healthier **you**



## 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)



**13SICK**  
NATIONAL HOME  
DOCTOR SERVICE

### 13SICK (137425) National Home Doctor Service

We've teamed up with 13SICK National Home Doctor Service to provide our members with complimentary access to After Hours Plus. So when you book a home visit the doctor can prescribe common medications on the spot at no charge to you.

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



## 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**

Multi-lingual



## Manage your health

### Bupa health and wellness

- find reliable health information
- track and manage health goals
- get a snapshot of your health status and explore your 'real' health age.

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



## 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)

# Advantage 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 selected pharmacy items up to \$50 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 \$50 back from the hospital when you stay overnight at our Members First hospitals.<sup>#</sup>

## Hospital (in patient) services

All 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.

<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.

## 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 the important information guide at [bupa.com.au/oshc-info](https://bupa.com.au/oshc-info)

## Don't forget waiting periods apply

### 12 Month Waiting Period

- for all pre-existing conditions, ailments and illnesses (excluding those of a psychiatric nature where no waiting periods apply)
- 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](https://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

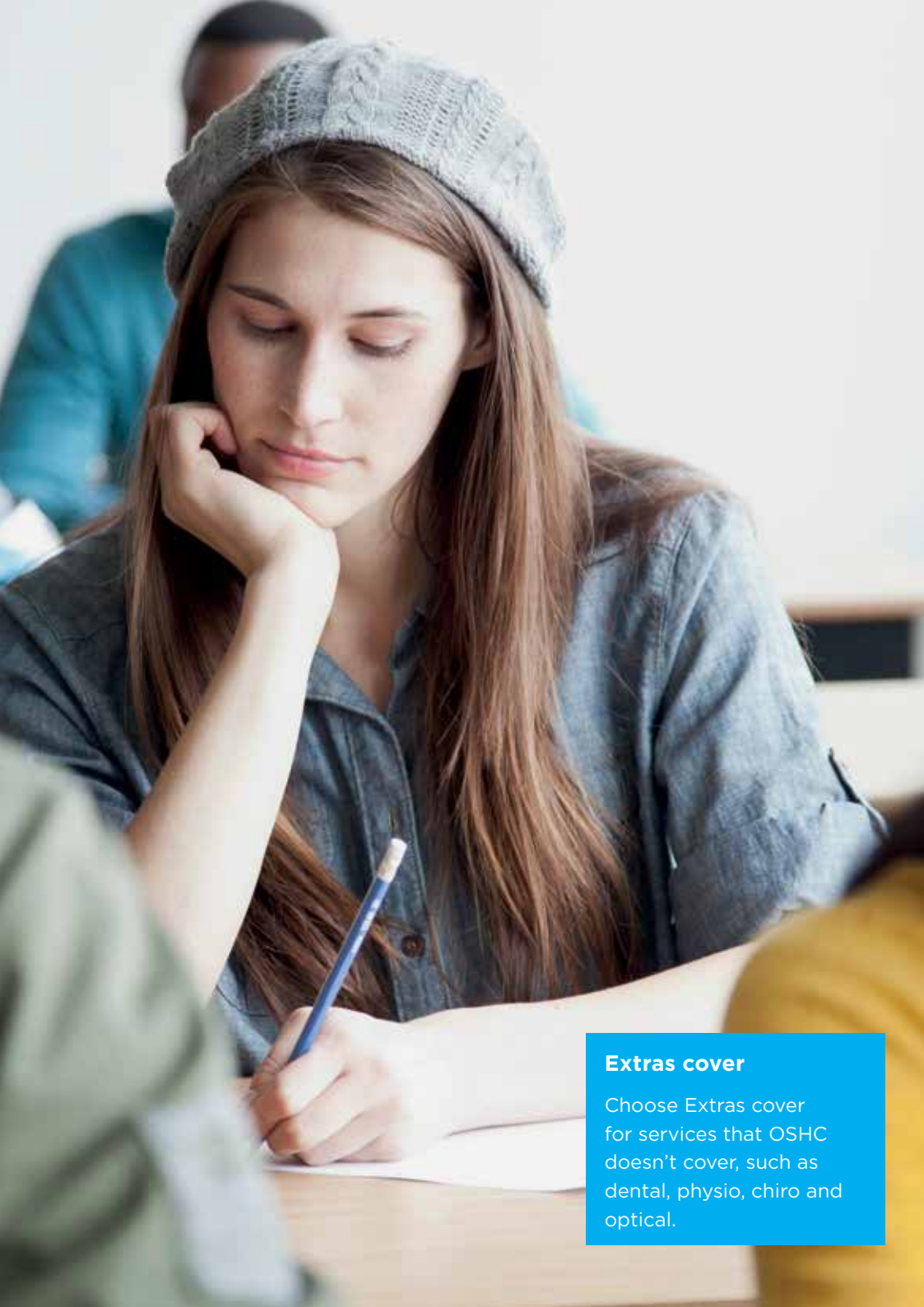
Use our Members First day facilities for no out-of-pocket hospital or medical expenses.<sup>^</sup>

### Bupa-friendly doctors

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](https://bupa.com.au/oshc-info)

<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. <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.



### **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.

## 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

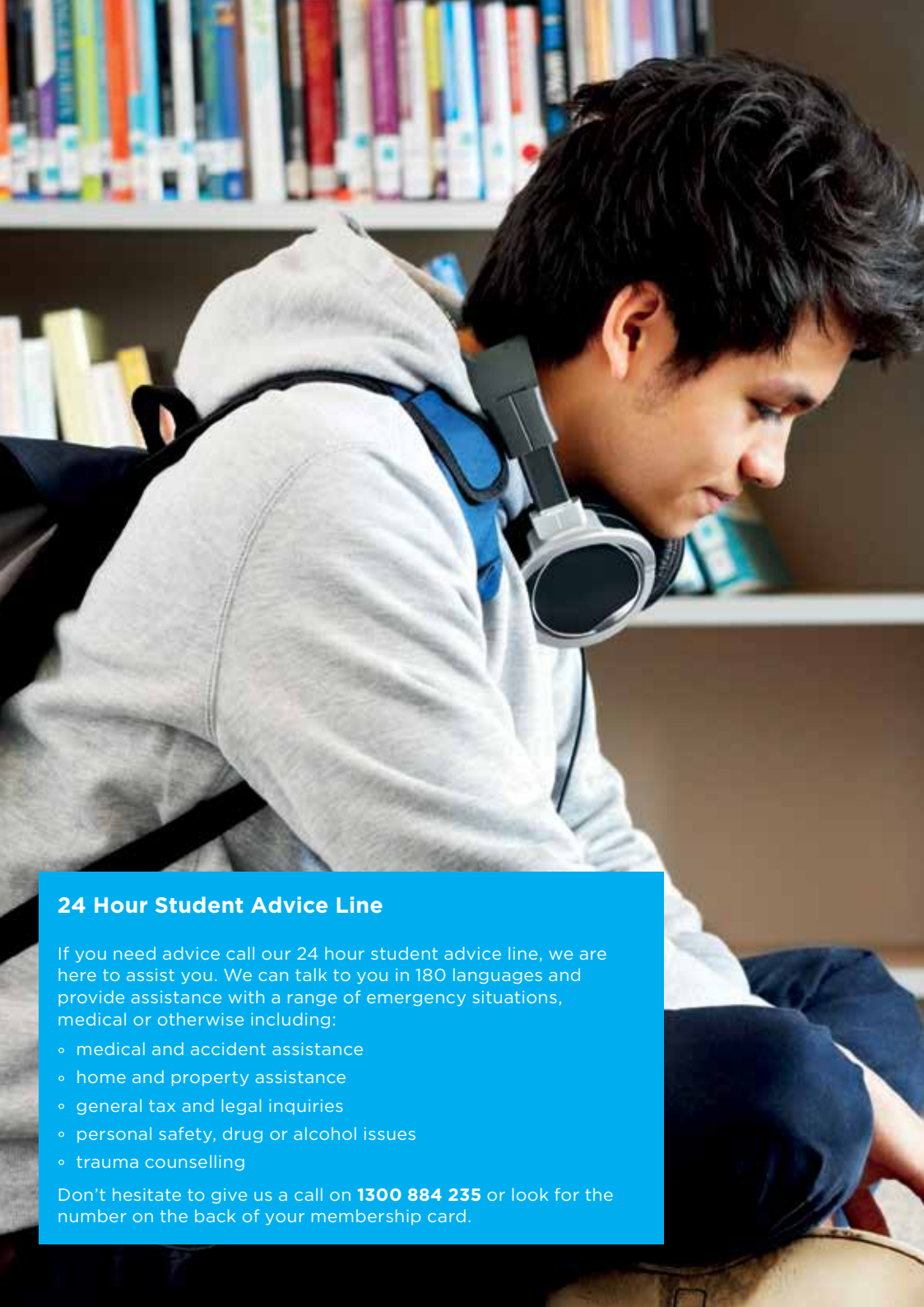
We will contribute a total of \$50 (\$100 for couple and family memberships), payable once per year, that can be shared across your extras services to put towards out-of-pocket (extras) expenses at Members First healthcare providers (e.g. for a filling or additional physio treatment).

✓	Extras services: Initial waiting period	2 Months
---	---	----------

## 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.



## 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 centre

## 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 centre**



Bupa  
PO Box 14639  
Melbourne VIC 8001

Bupa HI Pty Ltd  
ABN 81 000 057 590

Effective 1 April 2018  
11726-04-18E

## The World of Bupa

Health Cover  
Health Coaching & Programs  
International Health Cover  
Corporate Health Solutions  
Optical Products & Services  
Dental Services  
Aged Care  
Medical services  
Travel, Home & Car Insurance  
Life Insurance  
Pet Insurance