



# Advantage Overseas Student Health Cover

# Healthcare in Australia



We 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.

The Australian healthcare system is made up of two components, the public healthcare system administered by the Australian Government, known as Medicare and, the private healthcare system.

## The private healthcare system

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

## The public healthcare system

### What is Medicare?

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

### 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.<sup>1</sup>



# Why choose Bupa Advantage Overseas Student Health Cover?

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.

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>2</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.

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

## Mental health benefits

Your mental health is important to us, so you can access mental health benefits including psychology and counselling<sup>3</sup> services without having a GP care plan in place.

## Convenience

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

## OSHC Extras

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

# 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.

## Hospital (in patient) services

Clinically required inpatient treatment receiving a Medicare benefit, including:

- Accidents after joining
- Cardiac and cardiac related services (e.g. open heart and bypass surgery)
- Appendicitis
- Dental surgery
- Knee arthroscopy and meniscectomy procedures
- Pregnancy related conditions
- Gynaecological surgery
- Joint replacements.

## Doctors and Specialists

Get up to 100% of the Medicare Benefits Schedule (MBS)<sup>1</sup> fee for the cost of medical services provided by doctors or specialists in or out of hospital.

## Pharmacy

Claim up to \$60 per script item once you've paid the PBS co-payment fee.<sup>2</sup>

## 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>3</sup>

## Medical Repatriation

We'll help cover the costs of returning you to your country of origin if you become terminally ill or if you suffer a substantial life altering illness/injury.<sup>4, 5</sup>

## Mental health

Your mental health is important. Access benefits for psychology and counselling up to yearly limits.<sup>4, 6, 8</sup>

<sup>1</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. <sup>2</sup>\$600 yearly limit for singles, \$1,200 for couples and families. <sup>3</sup>Conditions apply. Contact us for more details. <sup>4</sup>Waiting periods, policy and fund rules apply. <sup>5</sup>Up to \$100,000, or for the return of mortal remains up to \$10,000. Benefits are only payable once approved by Bupa. <sup>6</sup>Receive up to \$75 per consultation for psychology and up to \$40 for counselling, up to a maximum of \$150 per person per calendar year.

<sup>7</sup>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. <sup>8</sup>By recognised providers.

### 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
- Respite care.

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

There are other services that are not fully covered or not covered at all.

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)

## 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<sup>7</sup>

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

# OSHC Extras Cover

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 Advantage Overseas Student Health Cover (OSHC) and offers extra services that are not covered by OSHC alone, up to the relevant yearly visit limits. You'll get 100% cover for a set number of Members First extras services<sup>1</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.

	Members First Extras - What's Covered	Yearly visits
✓	Dental check up <sup>2</sup>	1
✓	Physio, chiro and / or podiatry consultations	3
✓	Bonus Dollars - \$50 for singles, \$100 for couples	1
✓	Bupa Optical - \$50 voucher <sup>3</sup>	1
✓	Consultations via phone with Bupa Dietitians <sup>4</sup>	2

A 2 month initial waiting period for extras services applies

## 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).

## Members First provider rates

This cover allows you to access Members First rates for selected extras services at Members First healthcare providers even if you don't receive a benefit under this cover. This means that you will have certainty of cost for a wide range of services and consultations.

For a list of Members First providers near you, visit [www.bupa.com.au/find-a-provider](http://www.bupa.com.au/find-a-provider)

## 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.<sup>5</sup>

Find out more at

[bupa.com.au/members-first-platinum](http://bupa.com.au/members-first-platinum)

<sup>1</sup>Yearly visit limits, bonus dollar quantities, waiting periods and fund rules apply. <sup>2</sup>Includes exam, scale and clean, fluoride and two bitewing x-rays only. <sup>3</sup>Provision of email address required for voucher delivery. <sup>4</sup>Bupa Dietitian consultations are available and conducted in English only. <sup>5</sup>Waiting periods, fund and policy rules apply. <sup>6</sup>Higher limits apply when using a Members First optical provider. <sup>7</sup>This amount increases year on year up to a maximum of six years. <sup>8</sup>From 1 April 2019, the following services will be covered under Natural

## 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.

## Commonly used Extras

To make it easier for you to compare our other extras covers, we have listed the extras services most commonly used by our members below.

		Extras				
		Budget Extras 60	Your Choice Extras 60 (Choose four services)	Top Extras 60	Top Extras 75	Top Extras 90
		At least 60% back at Members First providers <sup>9</sup>	At least 60% back at Members First providers <sup>9</sup>	At least 60% back at Members First providers <sup>9</sup>	At least 75% back at Members First providers <sup>9</sup>	At least 90% back at Members First providers <sup>9</sup>
Waiting periods		Yearly limits				
General dental	2 months	\$350 ◆ \$700 ●	\$700 <sup>7</sup>	Unlimited	Unlimited	Unlimited
Major dental	12 months	X	\$500 <sup>7</sup>	\$1,000	\$1,100	\$1,200
Optical	2 months	\$150 <sup>6</sup> ◆ \$300 <sup>6</sup> ●	\$180 <sup>6</sup>	\$200 <sup>6</sup>	\$240 <sup>6</sup>	\$280 <sup>6</sup>
Physiotherapy	2 months	\$350 ◆ \$700 ● combined limit Natural therapies sub-limit:	\$450 <sup>7</sup>	\$700	\$800	\$900
Chiropractic and osteopathy	2 months		\$350 <sup>7</sup> ◆ \$500 <sup>7</sup> ●	\$500 ◆ \$1,000 ●	\$600 ◆ \$1,200 ●	\$700 ◆ \$1,400 ●
Natural therapies <sup>8</sup>	2 months		\$500 <sup>7</sup> Massage sub-limit: \$100 per person	\$400 Massage sub-limit: \$150 ◆ \$300 ●	\$500 Massage sub-limit: \$200 ◆ \$400 ●	\$500 Massage sub-limit: \$200 ◆ \$400 ●
Other services	Up to 12 months	Go to: <a href="http://bupa.com.au/oshc-info">bupa.com.au/oshc-info</a>				

Therapies: Massage (remedial massage, myotherapy, Traditional Chinese Medicine remedial massage), Acupuncture, and Chinese herbalism. <sup>8</sup>For most items at our Members First extra providers covering dental, physio, chiro, podiatry consultations and selected optical. (podiatry not covered on Budget Extras 60). Yearly limits, waiting periods, fund and policy rules apply. Excludes orthodontics, orthotics and hospital treatments. Set benefits apply at other recognised providers.

# More for our members

## 24 hour Student Advice Line

Our 24 hour Student Advice Line provides advice and assistance, in 180 languages, for a range of emergency situations including:

- Medical and accident assistance
- Home and property inquiries
- General tax and legal enquiries
- Personal safety, drug or alcohol issues
- Trauma counselling

Call **1300 884 235**

## 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](https://bupa.com.au/health)**

## 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. You will pay nothing for treatment by a specialist at a Members First Day Facility. Not available in NT. Any excess related to your cover will still apply.

### Find a 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>1</sup>

Search for a doctor by visiting  
**[bupa.com.au/find-a-doctor](https://bupa.com.au/find-a-doctor)**

## 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.

Once registered, you'll 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



## Bupa Plus

Even when you're in great health, there are still plenty of ways to get everyday value thanks to Bupa Plus. An exclusive range of rewarding health discounts, tools and more to help you live a healthier, happier life.

### Member offers



Receive 10% off new 3 and 12-month Fitness First memberships plus a free fitness program when you join




Enjoy a 25% discount when you purchase HOYTS movie vouchers online



15% off entry purchased online for Movie World, Sea World, Wet 'n' Wild and more

Still not sure where to start? Talk to our friendly staff.

 1800 888 942

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

 Visit a Bupa store

# Important things you need to know about your health cover

## Switching from another OSHC provider

If you're changing from another OSHC provider to Bupa, you'll continue to be covered for all benefit entitlements that you had on your old cover, as long as these services are offered on your new cover with us, and there is no gap between your previous OSHC and your Bupa cover. This is referred to as 'continuity'.

When changing health funds, extras benefits paid by your old fund will be counted towards your yearly limits in your first year of membership with us. Any benefits paid by your old fund also count towards lifetime maximums.

For more information on switching please refer to the Important Information Guide; [bupa.com.au/oshc-info](https://bupa.com.au/oshc-info)

## What is covered?

### Hospital costs covered

With private hospital cover, you can choose to be treated as a private patient in either a private or public hospital. When admitted to hospital, in most cases you will be covered for in-hospital charges when provided as part of your in-hospital treatment including:

- Accommodation for overnight or same-day stays.
- Operating theatre, intensive care and labour ward fees.
- Supplied pharmaceuticals approved for the condition to be treated by the Pharmaceutical Benefits Scheme (PBS) and provided as part of your in hospital treatment
- Physiotherapy, occupational therapy, speech therapy and other allied health services provided as part of an inpatient admission
- Surgically implanted prosthesis up to the approved benefit on the Government's prosthesis list.
- Private room where available and clinically appropriate.<sup>1</sup>

### **Medical costs covered**

These are the fees charged by your doctor, surgeon, anaesthetist or other specialist for any treatment given to you when you are admitted to a hospital as an inpatient. This includes most inpatient diagnostic tests recognised by Medicare as medically necessary (e.g. pathology, radiology). We cover you for 100% of the Medicare Benefits Schedule (MBS). This is the amount determined by the Australian Government for a specific service for Australian residents. If your doctor or specialist charges more than the MBS Fee there will be a 'gap' for you to pay.

### **What is not covered?**

#### **Hospital costs not covered**

Situations when you are likely not to be covered or to have large out-of-pocket expenses include:

- During a waiting period.
- When you are treated at a non-agreement hospital.
- For the fixed fee charged by a fixed fee hospital or a hospital that has a fixed fee service.
- When you have not been admitted into a hospital and are treated as an outpatient (e.g. emergency room treatment, outpatient antenatal consultations with an obstetrician prior to child birth) you may not be covered.

### **Medical costs not covered**

You will not be covered for:

- Medical services for surgical procedures performed by a dentist, podiatrist, or any other practitioner or service that is not eligible for a rebate through Medicare.
- Costs for medical examinations, x-rays, inoculation or vaccinations and other treatments required relating to acquiring a visa for entry into Australia or permanent residency visa
- Cosmetic surgery.

For more information on what is not covered please refer to the Important Information Guide [bupa.com.au/oshc-info](https://www.bupa.com.au/oshc-info)

## Waiting periods

A waiting period is the time when you are not covered for a particular service. It starts on the date that you enter Australia or the date that you start your membership, whichever is the later date.

If you receive treatment that falls within a waiting period, you will have to pay for some or all of the hospital and medical charges unless the treatment is classed as Emergency Treatment.

The following waiting periods apply to Advantage Overseas Student Health Cover:

Treatment	Waiting period
Pre-existing conditions, ailments or illnesses	12 months
Pregnancy related conditions	12 months

No waiting period applies to a pre-existing condition, ailment or illness of a psychiatric nature for Advantage OSHC customers.

## Pre-existing conditions

A pre-existing condition is any condition, ailment or illness that you had signs or symptoms of during the six months before you joined or upgraded to a higher level of cover with us. It is not necessary that you or your doctor knew what your condition was or that the condition had been diagnosed.

If you knew you weren't well, or had signs of a condition that a doctor would have detected (if you had seen one) during the six months prior to joining or upgrading, then the condition would be classed as pre-existing.

A doctor appointed by us decides whether your condition is pre-existing, not you or your doctor. The appointed doctor must consider your treating doctors' opinions on the signs and symptoms of your condition, but is not bound to agree with them.

## **Reducing your out-of-pocket hospital costs**

### **Bupa Medical Gap Scheme**

The Bupa Medical Gap Scheme is designed to eliminate or minimise the amount you will have to pay. Where a doctor has signed up to the Bupa Medical Gap Scheme, and agrees to use it for your admission, you'll never have more than \$500 to pay out of pocket for medical treatment per doctor - we may even pay for the full cost.

Where the doctor isn't part of the Bupa Medical Gap Scheme, the doctor could charge any price and you'll need to pay any 'gap' (or amount above that we pay) in costs yourself. For full details, see [bupa.com.au/medicalgapscheme](http://bupa.com.au/medicalgapscheme)

## **Your Extras Cover**

### **1. Members First Network**

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### **2. Extras waiting periods**

When you first take out or upgrade your health cover there's a period of time before you can make a claim on your new level of cover. This is common across the health insurance industry. You can't claim for services that you receive during this period at your new level of cover, even if you wait to submit the claim once the period is over. An initial waiting period of two months applies for OSHC extras cover.

### **3. myBupa app**

Getting around the health insurance system can be tough, so we've created 'myBupa' - an online hub that makes using your cover easier than ever. With its intuitive design and 24/7 access across laptop, desktop and mobile, it's the quickest way to make claims and manage your membership. You can;

- Claim online.
- Get an estimate online before you get treatment.
- Check your remaining limits.
- Get your tax statements; and
- Manage your payments and payment information.

# Bupa health cover made easy

Unsure of any words? Visit: [bupa.com.au/glossary](https://bupa.com.au/glossary)

Other important information you should know can be found at: [bupa.com.au/oshc-info](https://bupa.com.au/oshc-info)

Go to [bupa.com.au](https://bupa.com.au) to see our Overseas Students rules.

## 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)



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Effective 1 April 2019  
11726-04-19