

Health Insurance

Visitors Health Cover



Bupa 

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

So whatever your reason
for visiting Australia, you're
in good hands.

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

Go to **[bupa.com.au](https://www.bupa.com.au)** to see our
Overseas Visitors 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, most permanent residents and applicants for permanent residency. It provides free or subsidised cover for certain healthcare services. Some visitors to Australia may receive Medicare benefits if a treatment is considered medically essential.

Do I have access to Medicare?

Are you a visitor from a Reciprocal Health Care Agreement Country?

Use our online tool to find out bupa.com.au/visitors-medicare



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.

Over 45% of Australians rely on Private Healthcare. Learn more at privatehealthcareaustralia.org.au

The Medicare Levy Surcharge (MLS)

If you're eligible for Medicare, you may also need to pay the additional MLS on top of the Medicare Levy.

Add Bupa Reciprocal Health Cover (RHC) to your visitors cover to help eliminate this surcharge.

Find out more about the MLS and RHC here bupa.com.au/rhc



Why have private health cover?

Don't forget, even if you have access to Medicare it does not cover ambulance or extras.



Meet visa requirements

To be 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.



100% emergency ambulance cover

We take care of all emergency and limited non-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.



Repatriation cover

If you choose one of our working covers, 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.



Extras cover

Choose from a wide range of services including optical and dental.

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



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



Talk to health professionals

24 hour advice line

- advice on simple medical problems
- medical translation services
- contact details and location of the nearest medical facilities

Call **+61 3 9937 3999**



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



Find a provider

Search for a service

- Members First and Network hospitals
- Members First extras providers
- search by name, type or even your location.

Visit bupa.com.au/find-a-provider

We're helping lots of people with their health insurance needs...



Tom's story[^]

Tom had only been in Australia for two months on a working visa when he fell while hiking, injuring his elbow. He was taken to hospital by ambulance and an X-ray showed that Tom had fractured the bones in his elbow joint and needed surgery to repair it.

Tom had to stay in hospital for a few days to recover. Although the total cost of his treatment was more than \$8,000, because Tom had Gold Visitors Cover the full amount* of his treatment was covered by Bupa.

Age: 34

Occupation: IT

Cover: Gold Visitors Cover

100%
Australian
Government
visa compliant

Global
22 million
members
across 190 countries

Experienced
Drawing on
over 65 years
in health

[^]Characters and stories are fictional and for illustrative purposes only. Figures quoted reflect actual amounts that could apply to a Gold Visitors Cover customer at a network hospital with no excess. *A specialist may charge over the MBS fee or AMA fee that Bupa covers on your product. If they do, these amounts will be out of pockets for you to pay. Check with your specialist what they will charge, and contact us to confirm what we'll cover, before your procedure.

More info bupa.com.au/howtouseovc

Find the right cover for you



Visa types*
457, 482,
485

Yes

Choose one of our **packaged covers**

or

Create your own **package**

or



Visa types*
601, 600

Yes

Choose our **packaged cover**

or

Create your own **package**

*The visa types listed above are a guide only and many more are covered. Please speak to one of our helpful advisors if you need help or call 134 135.

 **Packaged cover** **Page 8 & 9**

 **Choose your hospital cover** **Page 8 & 9**

and

 **Choose your extras cover** **Page 16**

 **Packaged cover** **Page 12**

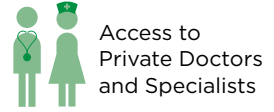
 **Choose your hospital cover** **Page 12**

and

 **Choose your extras cover** **Page 16**

Working cover at a glance

All working covers include these features:



Comprehensive cover

Platinum






This packaged cover includes

Hospital and Medical

- comprehensive hospital services
- high medical dollar benefits (AMA fee)
- high pharmacy benefits (\$600 yearly limit).#

Extras

90% of fees covered^ **Yearly limits**

 Dental	\$1200*
 Optical	\$300
 Physiotherapy	\$550*
 Chiropractic and osteopathy	\$550*
 Natural therapies	\$700* combined with other services

Plus more, see [bupa.com.au/visitors-facts](https://www.bupa.com.au/visitors-facts)

Gold

Hospital and Medical

- comprehensive hospital services
- high medical dollar benefits (AMA fee)
- high pharmacy benefits (\$600 yearly limit).#

Want extras cover?

Go to page 16 to choose your extras cover

There are other services that are not fully covered or not covered at all by Bupa under any of our covers. Yearly limits are based on year one maximums once the waiting period has been served. Fund rules, yearly limits and waiting periods apply. ^At all recognised providers. *This amount increase every year up to every year up to maximum of six years. #Customer co-payment may be required for pharmacy, check your product sheet for more details. ^By our recognised providers.

Want to know more about these products?
bupa.com.au/visitors-facts



Access to Public Hospital



Repatriation cover



100% Emergency ambulance cover[^]

Basic cover

Essential Plus

This packaged cover includes

Hospital and Medical

- medium hospital services
- medium medical dollar benefits (MBS fee)
- pharmacy benefits (\$300 yearly limit).#

Extras

50% of fees covered [^]	Yearly limits
 General Dental	\$300
 Optical	\$150
 Physiotherapy	\$200 combined limit
 Chiropractic and osteopathy	
 Natural therapies	Sub-limits apply

Essential

Hospital and Medical

- medium hospital services
- medium medical dollar benefits (MBS fee)
- pharmacy benefits (\$300 yearly limit).#

Want extras cover?

Go to page 16 to choose your extras cover

Reciprocal Health Cover

These covers don't include Reciprocal Health Cover (RHC) which can be purchased to help eliminate the Medicare Levy Surcharge.

For more info visit bupa.com.au/rhc

Find out what's covered and what's not, visit bupa.com.au/visitors-facts

Compare and choose your hospital cover

	Platinum	Gold	Essential Plus	Essential
In hospital charges				
Members First and Network Private Hospital admissions* - Operating Theatre, intensive care - Supplied pharmaceutical approved by the PBS - Physiotherapy, occupational therapy, speech therapy & other allied health services.	✓	✓	✓	✓
Public hospital admissions	✓	✓	✓	✓
Emergency and administration fees	All circumstances		If admitted	
Surgically implanted prostheses up to the approved minimum benefits on the Government Prostheses List	✓	✓	✓	✓
Pregnancy and birth related services	✓	✓	✓	✓
IVF and assisted reproductive services	✗	✗	✗	✗
Appendicitis	✓	✓	✓	✓
Cardiac and cardiac related services	✓	✓	✓	✓
Cataract and eye lens procedures	✓	✓	✓	✓
Hip and knee replacement	✓	✓	✓	✓
Bone marrow transplants	✓	✓	✗	✗
Organ transplants	✓	✓	✗	✗
Reconstructive surgery	✓	✓	✓	✓
Cosmetic surgery	✗	✗	✗	✗
In hospital medical services				
Inpatient medical costs	100% of AMA		100% of MBS	
Most Medicare recognised diagnostic tests (e.g. x-ray, pathology)	✓	✓	✓	✓
Out of hospital medical services				
Outpatient medical costs (e.g. GP and specialist visits)	150% of MBS		100% of MBS	
Psychiatric and Psychology Services	✓	✓	✗	✗
Selected pharmacy items – you pay \$20, we refund a % of balance per script item up to per person per calendar year limit.	90% back \$600 yearly limit		60% back \$300 yearly limit	
Additional benefits				
Emergency and limited non-emergency ambulance services	✓	✓	✓	✓
Repatriation	✓	✓	✓	✓
Family in-hospital benefit	✓	✓	✗	✗
Crutches and wheelchairs benefit	✓	✓	✗	✗
Cover for extras services (e.g. Dental, optical, physio)	✓	✗	✓	✗

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. Once you have completed your waiting period, you will receive the benefits listed under your level of cover for that service.

The following waiting periods apply on all covers:

- pregnancy and birth related services
- 12 months
- pre-existing conditions relating to psychiatric, rehabilitation and palliative care - 2 months
- all other pre-existing conditions, ailments, or illnesses - 12 months

Exclusions

An exclusion means you will not receive any benefits towards your hospital, medical and prosthesis costs and you may have significant out-of-pocket expenses.

If a service is not covered by Medicare there will be no benefit payable from your visitors cover. You should always check with us to see if you're covered before receiving treatment.

The following exclusions apply on all covers:

- IVF and assisted reproductive services
- cosmetic surgery

Visiting cover at a glance

Want to know more about these products?
bupa.com.au/visitors-facts

All visiting covers include these features:



Access to Private Hospital



Access to Private Doctors and Specialists



Access to Public Hospital



100% Emergency ambulance cover^Δ

Standard Plus





This packaged cover includes

Hospital and Medical

- basic hospital services
- medium medical dollar benefits (MBS fee)
- pharmacy benefits (\$300 yearly limit).[#]

Extras

50% of fees covered[^] **Yearly limits**

 General Dental	\$300
 Optical	\$150
 Physiotherapy	
 Chiropractic and osteopathy	\$200 combined limit
 Natural therapies	Sub-limits apply

Plus more, see bupa.com.au/visitors-facts

Standard

Hospital and Medical

- basic hospital services
- medium medical dollar benefits (MBS fee)
- pharmacy benefits (\$300 yearly limit).[#]

Want extras cover?

Go to page 16 to choose your extras cover

There are other services that are not fully covered or not covered at all by Bupa under any of our covers. Yearly limits are based on year one maximums once the waiting period has been served. Fund rules, yearly limits and waiting periods apply. [^]At all recognised providers. ^{*}This amount increases year on year up to a maximum of six years. [#]Customer co-payment may be required for pharmacy, check your product sheet for more details. ^ΔBy our recognised providers.

Find out what's covered and what's not, visit bupa.com.au/visitors-facts



Compare and choose your hospital cover

	Standard	Standard Plus
In hospital charges		
Members First and Network Private Hospital admissions* - Operating Theatre, intensive care - Supplied pharmaceutical approved by the PBS - Physiotherapy, occupational therapy, speech therapy & other allied health services.	✓	✓
Public hospital admissions	✓	✓
Emergency and administration fees	If admitted	If admitted
Surgically implanted prostheses up to the approved minimum benefits in the Government Prostheses List	✓	✓
Pregnancy and birth related services	X	X
IVF and assisted reproductive services	X	X
Appendicitis	✓	✓
Cardiac and cardiac related services	R	R
Renal Dialysis	X	X
Cataract and eye lens procedures	X	X
Hip and knee replacement	X	X
All other joint replacements	✓	✓
Bone marrow transplants	✓	✓
Organ transplants	✓	✓
Reconstructive surgery	X	X
Cosmetic surgery	X	X
Palliative care	✓	✓
In hospital medical services		
Inpatient medical costs	100% of MBS	100% of MBS
Most Medicare recognised diagnostic tests (e.g. x-ray, pathology)	✓	✓
Out of hospital medical services		
Outpatient medical (e.g. GP and specialist visits)	100% of MBS	100% of MBS
Selected pharmacy items – you pay \$20, we refund a % of balance per script item up to per person per calendar year limit.	60% back \$300 yearly limit	60% back \$300 yearly limit
Additional benefits		
Emergency and limited non-emergency ambulance services	✓	✓
Repatriation	X	X
Family in-hospital benefit	X	X
Crutches and wheelchairs benefit	X	X
Cover for extras services (e.g. Dental, optical, physio)	X	✓

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. Once you have completed your waiting period, you will receive the benefits listed under your level of cover for that service.

The following waiting periods apply:

Standard and Standard Plus:

- psychiatric and rehabilitation - 12 months
- pre existing conditions, ailments or illnesses - 12 months.

Restricted cover (R)

If a treatment is listed in the table as having 'restricted cover', we will only pay the minimum benefit as set by the Australian Government for Australian residents. This means, if you go to a public or a private hospital for these treatments, most of the time, the hospital will charge a lot more than what we pay, so you are likely to have a large amount to pay yourself.

Exclusions

An exclusion means you will not receive any benefits towards your hospital, medical and prosthesis costs and you may have significant out-of-pocket expenses.







If a service is not covered by Medicare there will be no benefit payable from your visitors cover. You should always check with us to see if you're covered before receiving treatment.

The following exclusions apply on all covers:

- IVF and assisted reproductive services
- reconstructive surgery
- cosmetic surgery

Compare and choose your extras

To make it easier for you to compare covers, we have listed the extras services most commonly used by our members below. To see our extensive list of included extras visit bupa.com.au/visitors-facts for more detail.

		Working packages		Visiting packages
		Platinum	Essential Plus	Standard Plus
Benefit level		90%	50%	50%
Waiting periods		Yearly limits		
 General dental	2 months	\$1,200* combined limit	\$300	\$300
 Major dental	12 months		x	x
 Optical	2 months	\$300	\$150	\$150
 Physiotherapy	2 months	\$550*	\$200 combined limit	\$200 combined limit
 Chiropractic and osteopathy	2 months	\$550*		
 Natural therapies	2 months	\$700* combined with other services		
Other services	Up to 12 months	Go to bupa.com.au/visitors-facts	x	x

Sub limits, per policy limits and lifetime limits apply to some services on selected covers. Benefit limits based on year 1 maximums once the waiting period has been served. *This amount increases year on year up to a maximum of six years. *Higher limits apply when using a Members First optical provider.

Want to know more about these products?
bupa.com.au/visitors-facts

Choose your own extras

Platinum

Gold

Silver

Your Choice
 (Choose four services)

Bronze

Set dollar benefits apply

Yearly limits

Unlimited	Unlimited	Unlimited	\$700*	\$350
\$1,200	\$1,100	\$1,000	\$500*	X
\$280^	\$240^	\$200^	\$180^	\$150^
\$900	\$800	\$700	\$450*	\$350 combined limit
\$700	\$600	\$500	\$350*	
\$500	\$500	\$400	\$500*	

Go to bupa.com.au/visitors-facts

For more information

- 📞 134 135
- 🌐 bupa.com.au/overseas
- 📍 Visit your local Bupa centre



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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