



Health Insurance

# Advantage Overseas Student Health Cover



# Healthcare in Australia

We have 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.

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)

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

## What is Medicare?

Medicare is Australia's public healthcare system – for all citizens and most permanent residents. 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 [www.humanservices.gov.au/customer/enablers/medicare/reciprocal-health-care-agreements/health-care-for-visitors-to-australia](http://www.humanservices.gov.au/customer/enablers/medicare/reciprocal-health-care-agreements/health-care-for-visitors-to-australia) to find out more.

More info [corporate.bupa.com.au/students](http://corporate.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\* When you lodge your visa application with the Department of Immigration and Border Protection you must show proof of your OSHC.



## Meet visa requirements

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



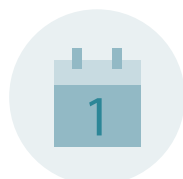
## Protect yourself from the unexpected

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



## Unlimited Emergency ambulance




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



## Convenience

Get peace of mind by choosing your doctor, plus where and when you'd like to be treated.

### 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. \*Students from selected countries may not need OSHC. Visit [immi.gov.au/students/health-insurance.htm](http://immi.gov.au/students/health-insurance.htm) 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 overseas visitors cover. Contact us on 134 135 for more details.

# We're here to help find a healthier you



Multi-lingual

## 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.



## Great benefits for you

### Member Exclusives

- gym memberships
- movie vouchers
- theme park entry.

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



## 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 provider

### Search for a service

- doctors and hospitals
- search by name, type or even your location.

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

# 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 MBS 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 when you stay overnight at our Members First hospitals.#

## Hospital (in patient) services

All clinically required inpatient treatment receiving a Medicare benefit, including:

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

## Services not covered

- procedures not approved by the Medical Services Advisory Committee
- procedures not recognised by Medicare
- cosmetic surgery (that is not clinically necessary and where benefits are not payable by Medicare)
- 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](http://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 services (including childbirth).

## 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 provider network

Use our Members First and Network 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.^

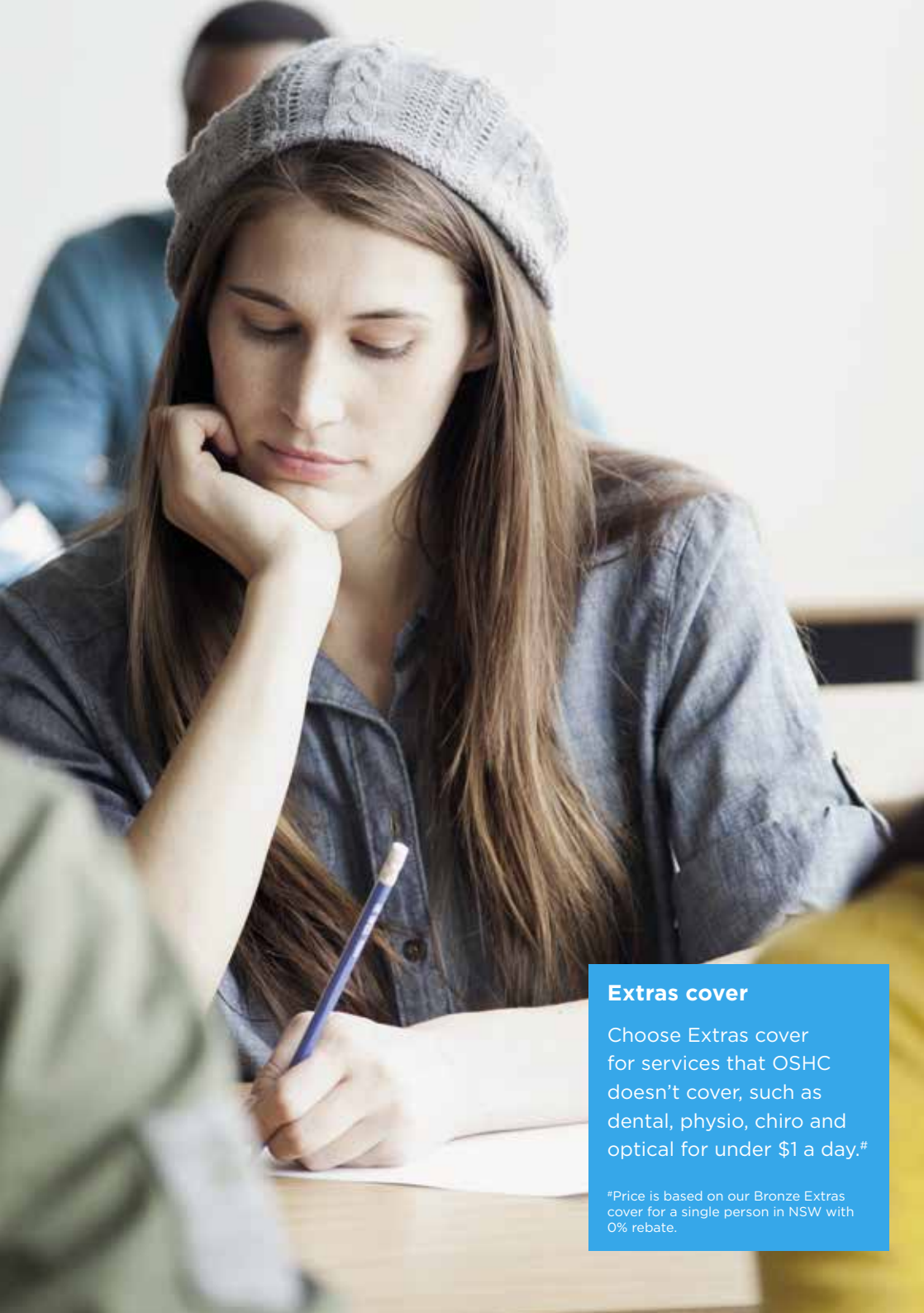
### Direct Billing Doctor

Use a Direct Billing Doctor to simplify your claiming experience and reduce or eliminate your out of pocket expense.~

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)


\*\$300 yearly limit for singles, \$600 for couples and families. #Conditions apply. Contact us for more details.

^Not available in all areas. ~An out-of-pocket expense may be incurred should the Doctor charge higher than the Bupa benefit. This expense is not covered by Bupa. Not available in all areas.



# Compare and choose your extras

Extras cover is additional to OSHC and is an easy way to help maintain your health. 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](http://bupa.com.au/visitors-facts) for more detail.

		Choose your own extras				
		Platinum	Gold	Silver	Your Choice (Choose four services)	Bronze
Waiting periods		Yearly limits				
 <b>General dental</b>	2 months	Unlimited	Unlimited	Unlimited	\$700*	\$350
 <b>Major dental</b>	12 months	\$1,200	\$1,100	\$1,000	\$500*	X
 <b>Optical</b>	2 months	\$280^	\$240^	\$200^	\$180^	\$150^
 <b>Physiotherapy</b>	2 months	\$900	\$800	\$700	\$450*	\$350 combined limit
 <b>Chiropractic and osteopathy</b>	2 months	\$700	\$600	\$500	\$350*	
 <b>Natural therapies</b>	2 months	\$500	\$500	\$400	\$500*	
<b>Other services</b>	Up to 12 months	Go to <a href="http://bupa.com.au/visitors-facts">bupa.com.au/visitors-facts</a>				

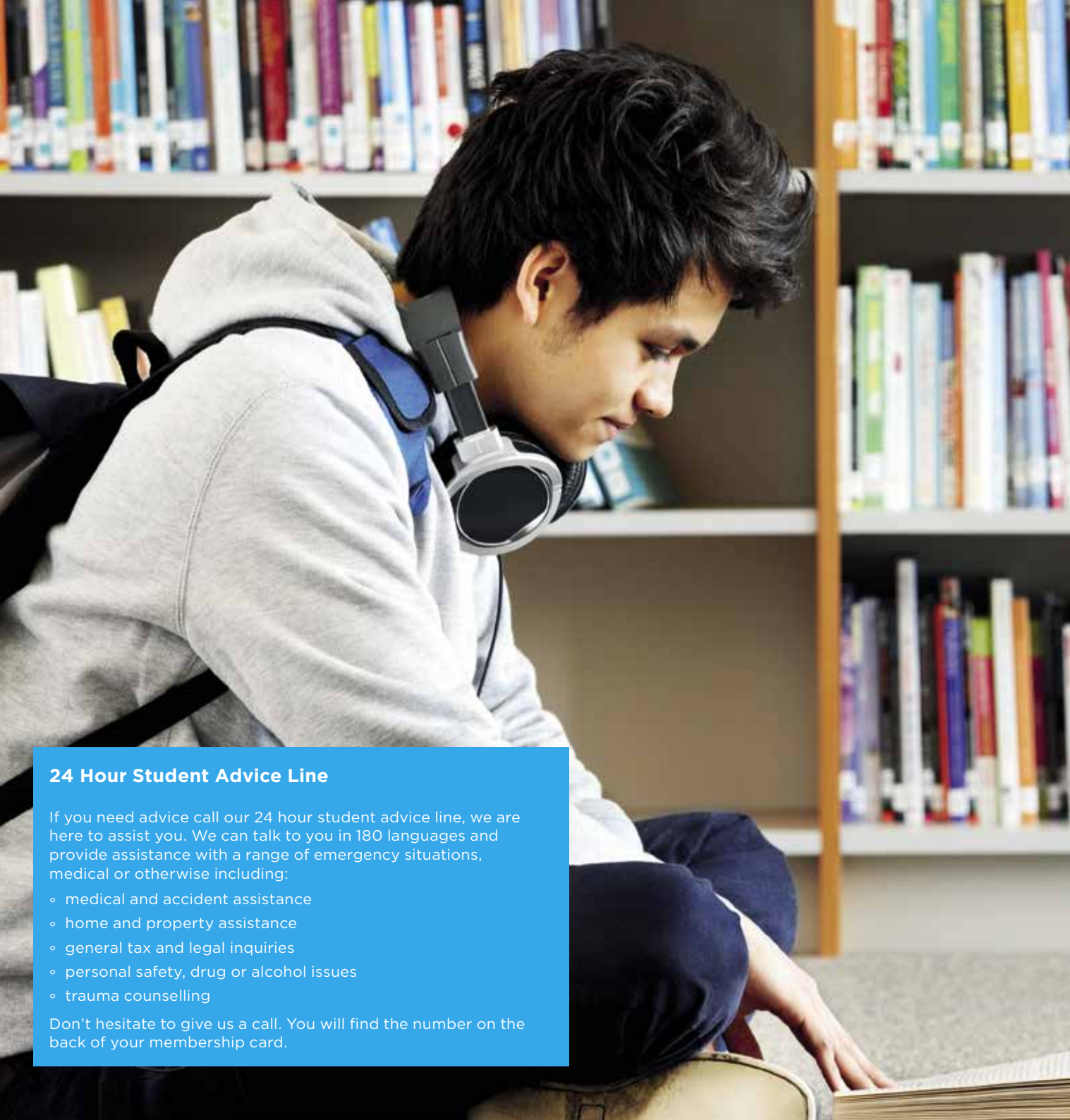
## Extras cover

Choose Extras cover for services that OSHC doesn't cover, such as dental, physio, chiro and optical for under \$1 a day.\*

\*Price is based on our Bronze Extras cover for a single person in NSW with 0% rebate.

Don't forget you may have a waiting period of up to 12 months.  
For more info visit [bupa.com.au/visitors-facts](http://bupa.com.au/visitors-facts)

Sub limits, per membership 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.



### 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. You will find 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 member exclusives including up to 25% off cinema box office prices.

### 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

 [corporate.bupa.com.au/students](https://corporate.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**

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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