

Advantage Overseas Student Health Cover

✓ What's covered

Hospital Costs

We will cover you as a private patient in all Members First, Network and public hospitals in Australia. When admitted to hospital, in most cases you will be covered for inpatient *** hospital charges including:

- ✓ Accommodation for overnight or same day stays
- ✓ Operating theatre, intensive care and labour ward fees
- ✓ Reimbursement on emergency department fees at any private or public hospital including administration fees even if not admitted to hospital
- ✓ Supplied pharmaceuticals approved by the Pharmaceutical Benefits Scheme (PBS) and provided as part of your inpatient hospital treatment
- ✓ Physiotherapy, occupational therapy, speech therapy and other allied health services provided as part of an inpatient hospital admission
- ✓ Surgically implanted prostheses up to the approved benefits on the Government Prostheses List
- ✓ Private room where available and clinically appropriate^

Medical Costs

These are the fees charged by a doctor, surgeon, anaesthetist or other medical specialist for any treatment given to you. You are covered for:

- ✓ The cost of inpatient medical services up to 100% of the Medicare Benefits Schedule (MBS) benefit. This is the amount determined by the Australian Government for a specific service for Australian residents.
- ✓ Medical treatment as a hospital outpatient ^^^ or by a doctor or specialist in private practice anywhere in Australia, for up to 100% of the Medicare Benefits Schedule (MBS) benefit. This is the amount determined by the Australian Government for a specific service for Australian residents.
- ✓ Most inpatient or outpatient diagnostic tests recognised by Medicare as medically necessary (e.g. pathology, radiology).
If your doctor or specialist charges more than the above benefit there will be a 'gap' for you to pay.

Other Costs

- ✓ Unlimited emergency ambulance transportation and on-the-spot treatment by our recognised providers.
Please note: You will not be covered for any non-emergency ambulance services.
- ✓ Selected pharmacy items including discharge medication. You'll receive up to \$60 per script item, up to a maximum of \$600 per person (\$1200 per family membership) per calendar year, after you pay the Pharmaceutical Benefit Scheme (PBS) patient co-payment fee. This is provided the pharmacy items usage is approved by the Therapeutic Goods Administration (TGA)
- ✓ Cover for repatriation to your country of origin if you become terminally ill or if you suffer a substantial life altering illness/injury up to \$100,000. Or for the return of mortal remains up to \$10,000. Benefits are only payable once approved by Bupa.
- ✓ Mental health benefits including psychology and counselling. You'll 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.
- ✓ Public hospital outpatient treatment for medical and post-operative services.

* What's not covered

Hospital Costs

Situations when you are likely not to be covered or may incur significant additional expenses include:

- * During a waiting period – 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
- * Waiting periods may not apply in situations that require Emergency Treatment #
- * Treatment at a non-agreement private hospital
- * Hospital treatment provided by a practitioner not authorised by a hospital to provide that treatment
- * Hospital treatment for which Medicare pays no benefit
- * Elective cosmetic surgery
- * If you are in hospital for 35 days and you have been classified as a 'nursing home type patient'. In this situation you may receive limited benefits or be required to make a personal contribution towards the cost of your care
- * Benefits for pharmaceuticals supplied upon discharge from the hospital. (Note whilst this will not be payable under hospital costs, in some circumstances, discharge medication may be covered under Other Costs)
- * Non-PBS, high cost drugs
- * If you choose to use your own allied health provider rather than the hospital's practitioner for services that form part of your inpatient hospital treatment (e.g. chiropractors, dieticians or psychologists)
- * Where compensation, damages or benefits are covered by another source (e.g. Workers Compensation)
- * When specific services or treatments are a restricted cover or excluded from your level of cover
- * Any treatment or services rendered or organised outside Australia.

Medical costs

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 by 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.

^Conditions apply, contact us for details. # See page 2 for information about Emergency Treatment.

***You're an inpatient when you've been formally admitted to hospital (does not include treatment in a hospital emergency department).

^^^ Treatment when you're not admitted to hospital (e.g. emergency room treatment, specialist or GP consults).

Advantage Overseas Student Health Cover

Hospital & medical services	Cover	Waiting period	Waiting period (pre-existing condition) ##
Cardiac and cardiac related services	Y	No Waiting Period	12 Months
Cataract & eye lens procedures	Y	No Waiting Period	12 Months
Hip/knee replacement	Y	No Waiting Period	12 Months
Pregnancy related conditions-Pregnancy and birth	Y	12 months ##	12 Months
Pregnancy related conditions-Others~	Y	No Waiting Period	12 Months
IVF and assisted reproductive services	Excluded	Not Covered	Not Covered
Appendicitis	Y	No Waiting Period	12 Months
Knee arthroscopy and meniscectomy	Y	No Waiting Period	12 Months
Renal dialysis for chronic renal failure	Y	No Waiting Period	12 Months
Bone marrow transplants	Y	No Waiting Period	12 Months
Organ transplants	Y	No Waiting Period	12 Months
Reconstructive surgery^^	Y	No Waiting Period	12 Months
Cosmetic surgery^^	Excluded	Not Covered	Not Covered
Psychiatric services (inpatient)	Y	No Waiting Period	No Waiting Period
Rehabilitation services	Y	No Waiting Period	12 Months
Palliative care	Y	No Waiting Period	12 Months
Other inpatient treatment++	Y	No Waiting Period	12 Months

Out of hospital medical services	Cover	Waiting period	Waiting period (pre-existing condition)**
GP consultations	Y	No Waiting Period	12 Months
Specialist consultations	Y	No Waiting Period	12 Months
Psychiatric services (outpatient)	Y	No Waiting Period	No Waiting Period
Pathology^ (e.g. blood tests)	Y	No Waiting Period	12 Months
Radiology^ (e.g. x-ray, scans)	Y	No Waiting Period	12 Months
Selected pharmacy items*	Y	No Waiting Period	No Waiting Period

++ must be recognised by Medicare

^ most Medicare recognised services

* see page 1 for details

** You may be asked to have a medical certificate completed by your doctor that will help Bupa determine if a condition is pre-existing

^^ refer to www.bupa.com.au/glossary for definition

~gynaecology, miscarriage and termination of pregnancy

Waiting period doesn't apply to Emergency Treatment

Definitions

Exclusions

Bupa does not pay any benefit towards excluded services under your student cover.

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.

Emergency Treatment

Waiting periods don't apply when treatment is required as a result of an accident sustained after joining us or you have a condition which is defined under the Emergency Treatment section of the Important Information Guide at: www.bupa.com.au/oshc-info

Pre-Existing Condition

A pre-existing condition is any condition, ailment, or injury, 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. For more information, please refer to the Important Information Guide: www.bupa.com.au/oshc-info

✓ Things you should know

Bupa Student Advice Line

We provide advice and assistance in 180 languages, for a range of situations including medical, home and property inquiries and general tax and legal enquiries. Just call 1300 884 235 (our 24 hour student advice line) if you find yourself in a situation where you need guidance or support.

What to do if you are sick

In Australia there are three main options to choose from when you feel sick. If it is an emergency, a serious illness or injury that poses an immediate risk to your life you can call 000 for an ambulance or go direct to the emergency department of your nearest hospital. If your illness or injury is not immediately life-threatening but requires treatment or advice from a medical professional or you require a referral to a medical specialist you can visit your nearest doctor (General Practitioner or GP). If you have a common illness or a minor injury you can visit a pharmacy to seek general medical advice or buy non-prescription medication. Visit www.bupa.com.au/ovcvideo to learn more.

Bupa Plus

Even when you're in great health, there are still plenty of ways to get everyday value from your cover. For great value discounts visit: www.bupaplus.com.au

Bupa Medical Gap Scheme

The Bupa Medical Gap Scheme is an arrangement Bupa has with most private specialists to help minimise the out-of-pocket expenses for your hospitalisation###. Bupa provides 2 different arrangements: either no gap or a known gap. If your medical practitioner uses this scheme, they will bill Bupa directly and you will have no gap or a gap of up to a maximum of \$500 for your medical expenses. This means you'll never pay more than \$500 for a medical practitioner who uses this scheme. In addition, if you are treated in a Members First Day facility+++ , you'll have no out-of-pocket expenses for medical treatments (e.g. your specialist's fees). Any excess or co-payment related to your level of cover will still apply. Find out more at www.bupa.com.au/medicalgapscheme ###Your doctor can use the Bupa Medical Gap Scheme in public hospitals, or in private hospitals that have an agreement with Bupa.

+++ Not available in NT

✓ Call us first

If you're planning treatment, call us first so we can discuss your options, work out what you're covered for and check that you've served any relevant waiting periods. This can help you avoid any unnecessary out-of-pocket expenses and allow you to make more informed choices and be confident about what to expect when using your cover.

This product is only available for you if you are applying for a student visa. Please contact us if you are unsure if this cover is suitable for you.

☎ Call us on: **1800 888 942**
(from within Australia)
+61 3 9937 4223
(from outside Australia)

🌐 Visit bupa.com.au/students

📍 Drop by your local Bupa centre