**OVERSEAS STUDENT HEALTH COVER - Bupa Fact Sheet

Overseas Student Health Cover (OSHC) is a mandatory requirement for student visa holders. Bupa is EQI’s preferred OSHC supplier. If you have requested EQI to arrange your OSHC (on your application form), your membership number will be available for you on arrival at your host school. This factsheet contains some useful information about the services that** [**Bupa Success OSHC**](https://www.bupa.com.au/success-oshc-info) **provides to international students.**

**OSHC provides cover to contribute towards the cost of:**

* Inpatient medical costs
* Family In-Hospital Benefit
* Crutches and wheelchairs benefit
* Outpatient medical services
* Medicines
* Repatriation benefits With Success OSHC, you can receive cover up to $100,000 for repatriation to your country of origin if you become terminally ill or if you suffer a substantial life altering illness/injury. Or for the return of mortal remains up to $15,000. Benefits are only payable once approved by Bupa.
* Non-Emergency & Emergency ambulance assistance

**Hospital costs not covered:**

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

* Hospital/Medical treatment for which Medicare pays no benefit:
	+ 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, extension of visa, or permanent residency visa
	+ Cosmetic surgery
	+ Respite care
	+ Experimental treatment
	+ Any treatment/procedure not approved by the Medical Services Advisory Committee (MSAC)
	+ For any treatments or services rendered outside Australia. This includes:
		- Treatment arranged before you arrived in Australia
		- Treatment while travelling to or from Australia
		- Expenses for treatment outside of Australia
		- Transportation into or out of Australia in any circumstance
* Success Overseas Student Health Cover **does not** provide cover for Extras benefits:
* Dental
* Physiotherapy
* Chiropractic
* Occupational therapist
* Podiatry
* Speech Therapy
* Eye Therapy

**For more information on Bupa Extras:**

Please refer to the[Bupa Success OSHC Important Information Guide](https://www.bupa.com.au/success-oshc-info%22%20%5Ct%20%22_blank)

**Bupa 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 **Bupa Success Overseas Student Health Cover** Click [here](https://www.bupa.com.au/health-insurance/oshc/waiting-periods)for more information on Understanding Waiting Periods:

* 12 months waiting period for pregnancy and birth (obstetrics)
* 12 months waiting period for pre-existing conditions.
* No waiting period applies to a pre-existing condition, ailment, or illness of a psychiatric nature for Success Overseas Student Health Cover customers.

**ACCESSING YOUR POLICY INFORMATION**

myBupa is our secure online member portal that gives you 24/7 access to manage your Bupa health insurance, lodge your claims and access to many more [myBupa app](https://www.bupa.com.au/about-us/mybupa/mobile-app) or [myBupa web browser](https://my.bupa.com.au/login?ReturnUrl=%2F).

When you register for myBupa, we’ll ask you to set up your Bupa digital identity. This is a secure way to prove who you are online by verifying personal details such as your email address and mobile number.

**What you’ll need:**

* Your Bupa membership number
* Email address (as listed on your policy)
* Mobile number (as listed on your policy)

**System requirements:**

* You can register using a web browser or the myBupa app.
* To register with a mobile device, the minimum operating system requirements are Android 10 or higher, or iOS 15 or higher.
* Please note that only students who are 15 years and older can access this app.

[**myBupa**](https://www.bupa.com.au/about-us/mybupa) **allows you to:**

* Access your health cover
* Manage your payments
* Lodge your claims
* Grant online authority
* 24/7 live support
* Contactless claims

**FIND A DOCTOR**

**Remember: You should only visit the hospital in an emergency situation. In all other cases, please visit your local doctor first.**

[**Blua**](https://www.blua.bupa.com.au/online-doctors/members) is Bupa’s digital health platform, which helps members book online appointments with doctors across Australia, 24/7. Blua partners with Doctors on Demand to provide this service.

Please ensure you have the following information ready when you book your Blua appointment:

* Bupa membership number. This may be listed as member number on the card (e.g. 1234 5678).
* Patient's individual reference number. This is the 2-digit number next to the student's name on the card (e.g. 00).
* Student's date of birth. Use the format DD/MM/YYYY.

If the student is younger than 18, their parent or guardian may need to be present during their consultation.

[**Bupa-friendly GP**](https://www.bupa.com.au/health-insurance/oshc/members-help-guide/find-a-doctor)

When you see a [Bupa-friendly GP](https://www.bupa.com.au/health-insurance/oshc/members-help-guide/find-a-doctor), they will submit your claim directly to Bupa. This helps reduce or eliminate any payment on the day of your appointment.

If a doctor charges more than the benefit you receive from Bupa, there may be some out-of-pocket expenses which won’t be covered by your insurance. When making your appointment, it’s a good idea to ask about the cost upfront, so you can work out what your out-of-pocket expenses might be.

On the day of your Bupa Friendly GP appointment:

* Remember to have your Bupa membership card ready or download your [Bupa digital card](https://www.bupa.com.au/card)
* Bring along your student ID
* Try to arrive 15-20 minutes early on the day of your appointment, as there will probably be some paperwork for you to fill out with your personal details, contact information, and health history.
* You’ll then meet one-on-one with your doctor, who will ask you questions and assess your health. If you’re in the first 12 months of your cover, your doctor may need to complete a Bupa medical certificate.
* Before your appointment, you may also wish to register for myBupa which you can access online at any time via the website or app. [myBupa](https://www.bupa.com.au/about-us/mybupa) is a secure online member portal that gives you 24/7 access to manage your Bupa health insurance.

**HOW TO MAKE A CLAIM**

Learn about lodging a claim with your Bupa Overseas Student Health Cover (OSHC) [here](https://www.bupa.com.au/health-insurance/oshc/make-a-claim)**.**

**Claim in 3 easy steps:**

1. **Sign in to myBupa**

myBupa is our members portal, where you can manage your details and lodge a claim online [Sign in to myBupa](https://my.bupa.com.au/login) and Not registered for myBupa? [Register now](https://www.bupa.com.au/help/mybupa/troubleshooting/how-to-register-for-mybupa)

1. **Make a claim**

Once you’ve signed in, select ‘Make a claim’ from the menu options and fill out the online form.

1. **Upload documents**

Upload a copy of the invoice or receipt from your health practitioner and a medical certificate (if required).[Medical certificate (PDF, 62KB)](https://www.bupa.com.au/-/media/Dotcom/Files/pdfs/10239-medical-certificate)

 OR prefer to mail in your claim, download the Bupa [Claim form (PDF, 865KB)](https://www.bupa.com.au/health-insurance/oshc/members-help-guide/-/media/66452aa6b3d84e56b20af1e0eeed0ddd.ashx)

**Please note:** Claim refunds can only be process to an Australian Bank Account.

**INTERNATIONAL MONEY TRANFERS**

Policy refunds only: Bupa can arrange a policy refund back to an Australian or International bank account. For an International Money Transfer to an international account, this will incur overseas transfer fees.

**LINKS TO INFORMATION AVAILABLE ON BUPA WEBSITE**

• [Bupa Success OSHC Important Information Guide](https://www.bupa.com.au/success-oshc-info)

• [Student Digital Services - Bupa ISA App](https://www.bupa.com.au/health-insurance/oshc/student-support-app)

• [How to make a claim](https://www.bupa.com.au/health-insurance/oshc/make-a-claim)

• [Blua Digital Health by Bupa](https://www.blua.bupa.com.au/online-doctors/members)

• [I’m feeling sick](https://www.bupa.com.au/health-insurance/oshc/feeling-sick)

• [Understanding Waiting periods](https://www.bupa.com.au/health-insurance/oshc/waiting-periods)

• [Bupa](https://www.bupa.com.au/health-insurance/oshc/members-help-guide/find-a-doctor) Friendly GP Doctor

• [Australia’s public healthcare system](https://www.bupa.com.au/healthcare-guide/what-is-australias-healthcare-system#healthcare-for-international-visitors)

• [Frequent Asked Questions](https://www.bupa.com.au/health-insurance/oshc/faqs)

* General Information
* About your cover
* Claims
* Illness or injury
* Sexual health and pregnancy
* Help and support

**HEALTH AND WELLBEING BLOG**

[Bupa International Student App](https://www.bupa.com.au/health-insurance/oshc/student-support-app) – Access healthcare and support services offered by Bupa and our partners, including virtual doctors, 24/7 student member advice line and online programs.

[**CONTACT**](https://www.bupa.com.au/health-insurance/oshc/contact-us) **US**

* Phone - Our overseas student support team is available Monday to Friday, 8am to 6pm (AEST/AEDT).
	+ Within Australia **1800 888 942**
	+ Outside Australia **+61 3 9937 4223**
* 24/7 Student Advice Line provides general advice and assistance in 150 languages, for a range of situations including medical, home, property inquiries and more. Just call **1300 884 235** (our 24 hours student advice line) if you find yourself in a situation where you need some guidance or support.
	+ Within Australia **1300 884 235**
* [WhatsApp](https://api.whatsapp.com/send?phone=61134135) Or scan QR code



* Other contact options, you can also send us an email or visit a Bupa store in person.
	+ Email on-campuspartnershipsteam@bupa.com.au or oshconcampusteam@bupa.com.au
	+ Visit a Bupa store [Find your nearest Bupa store](https://www.bupa.com.au/contact-us/find-a-bupa-store)