

## 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](#) 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](#)

### 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](#) 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](#) or [myBupa web browser](#).

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](#) allows you to:**

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