

Health Insurance

Visitors Health Cover

A young man with dark hair, wearing a pink polo shirt, is smiling broadly and looking towards the camera. He is sitting at a table with a yellow tablecloth. In the background, other people are blurred, suggesting a social gathering or restaurant setting.

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.

Go to 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 and most permanent residents. 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 50% 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

Watch our YouTube video bupa.com.au/visitorshealthcover



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 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.



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.



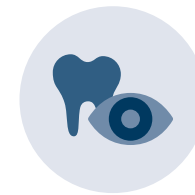
Convenience

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.

Watch our YouTube video [bupa.com.au/visitorshealthcover](https://www.bupa.com.au/visitorshealthcover)

We're here to help find a healthier **you**



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.



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



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

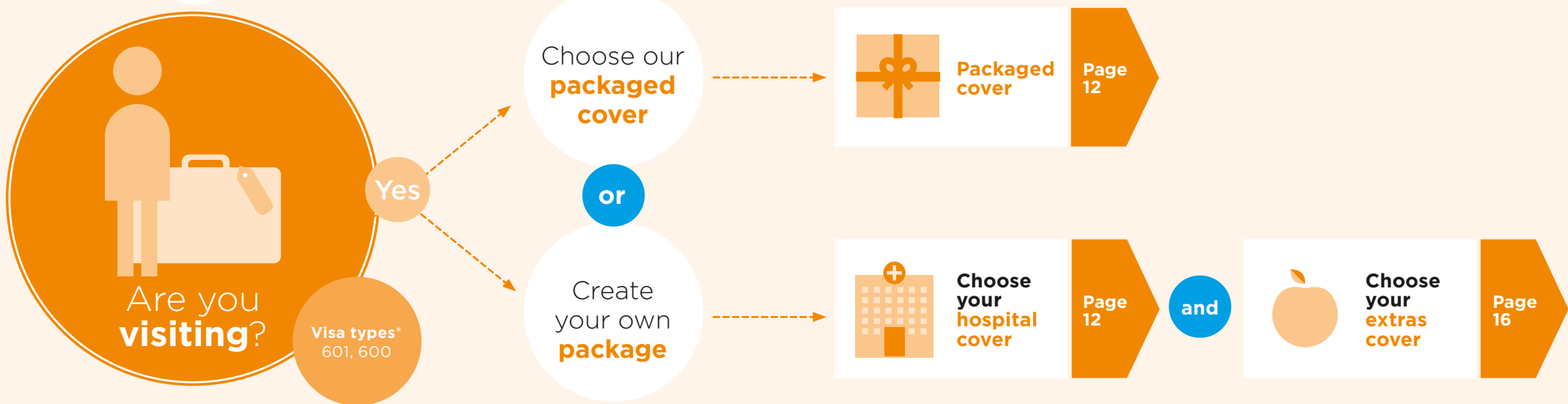
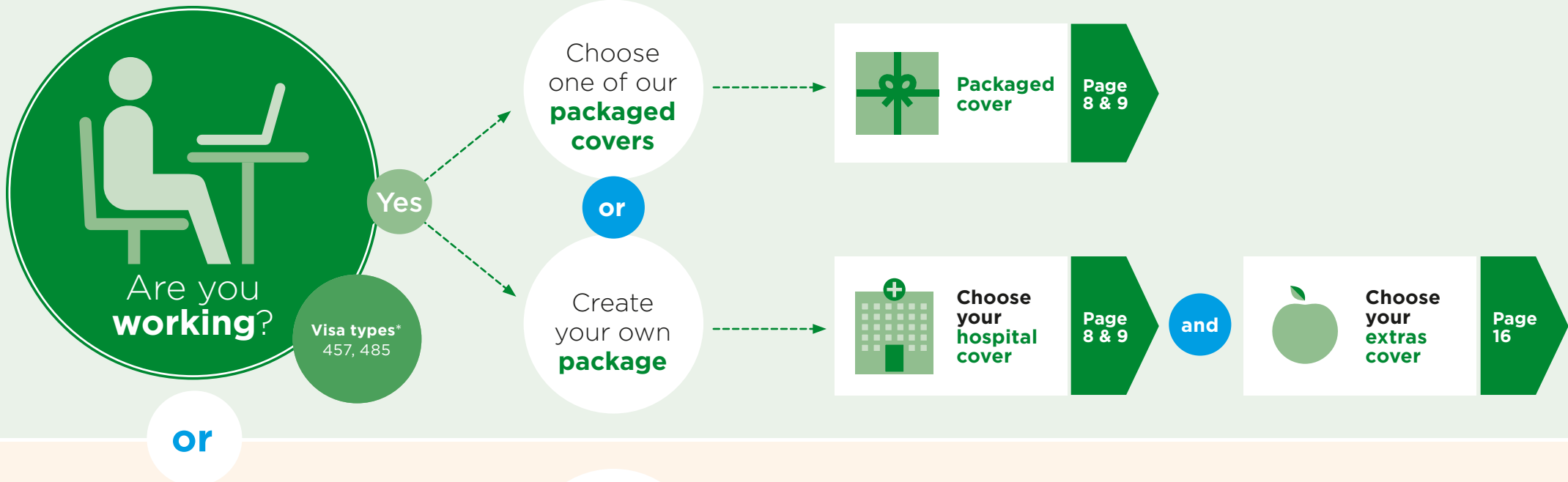
100%
Australian
Government
visa compliant

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.

Find the right cover for you



*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.


Working cover at a glance

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

All working covers include these features:

- 

100% Australian Government visa compliant
- 

Access to Private Hospital
- 

Access to Private Doctors and Specialists
- 

Access to Public Hospital
- 

Repatriation cover
- 

100% Emergency ambulance 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	\$550*
 Natural therapies	\$700* combined with other services

Plus more, see 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



Essential 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	\$200 combined limit
 Chiropractic	
 Natural therapies	Sub-limits apply

Essential

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

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

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.

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 department Facility Fee	All circumstances		If admitted	
Surgically implanted prostheses up to the approved minimum benefits on the Government Prostheses List	✓	✓	✓	✓
Pregnancy related (including childbirth)	✓	✓	○	○
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	✓	✓	✗	✗
Cosmetic surgery not clinically required	✗	✗	✗	✗
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	
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.

The following waiting periods apply on all covers:

- pregnancy related (including childbirth) – 12 months
- pre-existing conditions relating to psychiatric, rehabilitation and palliative care – 2 months
- all other pre-existing conditions, ailments, or illnesses – 12 months

Minimum Benefits

Applicable to Essential and Essential Plus Visitor Covers

When you are admitted for pregnancy (including childbirth), you will receive cover for shared room accommodation in a public hospital only with your choice of doctor. If you choose to be treated in a private hospital, you'll receive shared room minimum benefits (as set by the State Government) which may result in large out-of-pocket costs.

Exclusions

An exclusion means you will not receive any benefits towards your hospital and medical 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 (that is not clinically necessary).

○ Minimum benefits. ✗ Excluded. ✓ Covered. AMA Fee = Australian Medical Association Fee. This is the fee determined by the Australian Medical Association as the appropriate fee for a specific service. MBS Fee = Medicare Benefits Schedule Fee. This is the fee determined by the Federal Government as the appropriate fee for a specific service. *If you attend a Non Network Private Hospital you are likely to incur large hospital out-of-pocket expenses.

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

Comprehensive cover

Basic cover

Guardian Plus

This packaged cover includes

Hospital and Medical

- 100% Australian Government visa compliant
- comprehensive hospital services
- medium medical dollar benefits (MBS fee)
- high pharmacy benefits (\$500 yearly limit).

Extras

60% of fees covered [^]	Yearly limits
Dental	\$800*
Optical	\$180
Physiotherapy	\$350*
Chiropractic	\$350*
Natural therapies	\$400* combined with other services

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

Standard

Hospital and Medical

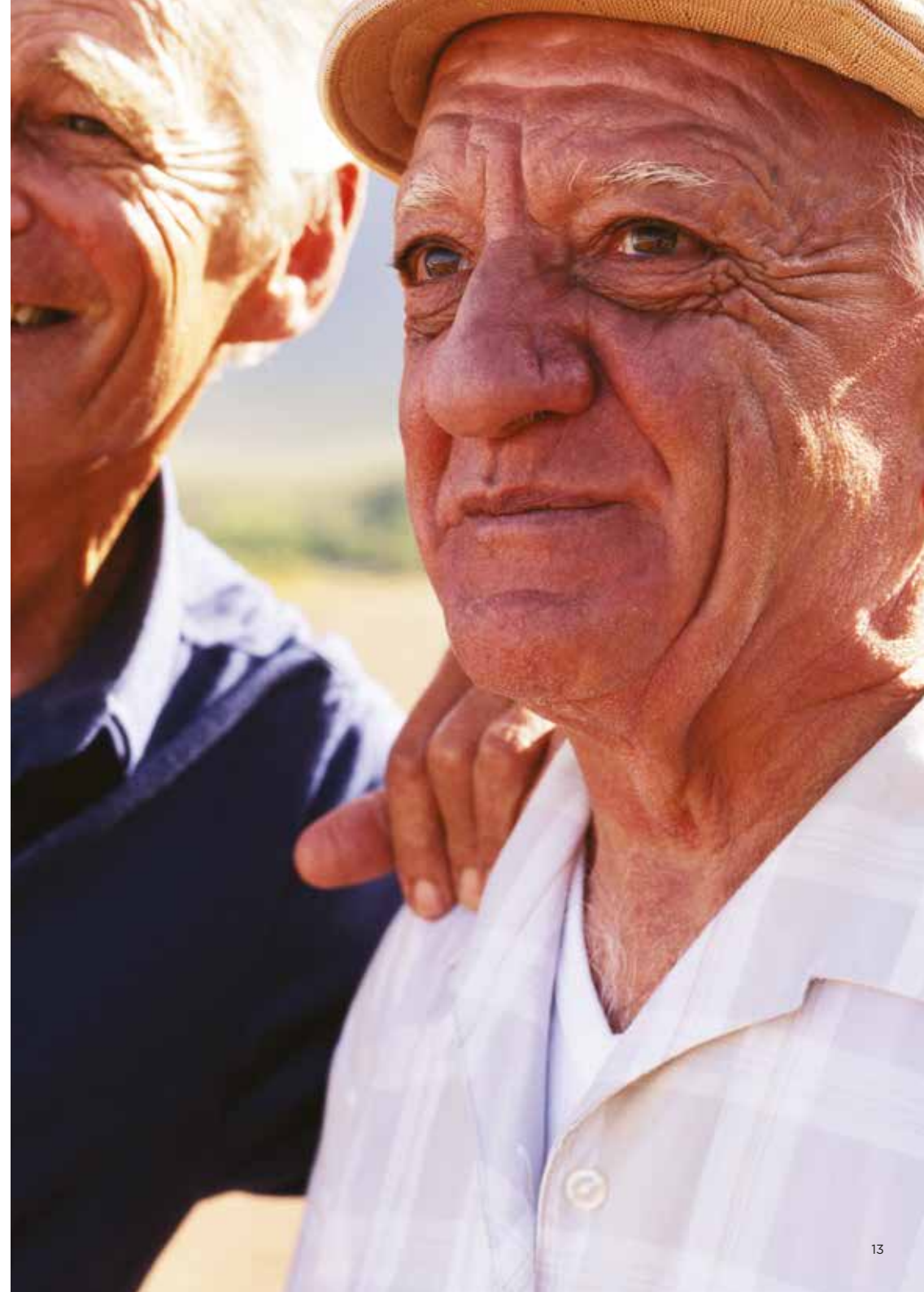
- basic hospital services
- medium medical dollar benefits (MBS fee)
- pharmacy benefits (\$300 yearly limit).

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.

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



Compare and choose your hospital cover

	Guardian Plus	Standard
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 department Facility Fee	If admitted	
Surgically implanted prostheses up to the approved minimum benefits in the Government Prostheses List	✓	✓
Pregnancy related (including childbirth)	✓	✗
IVF and assisted reproductive services	✗	✗
Appendicitis	✓	✓
Cardiac and cardiac related services	○ (6 months)	○
Renal Dialysis	○ (6 months)	✗
Cataract and eye lens procedures	○ (6 months)	✗
Hip and knee replacement	○ (6 months)	✗
All other joint replacements	✓	✓
Bone marrow transplants	✗	✓
Organ transplants	✗	✓
Cosmetic surgery clinically necessary and receiving a Medicare benefit	✓	✗
Cosmetic surgery not clinically required	✗	✗
Palliative care	✓	✓
In hospital medical services		
Inpatient medical costs	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	
Selected pharmacy items - you pay \$20, we refund a % of balance per script item up to per person per calendar year limit.	80% back \$500 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.

The following waiting periods apply:

Standard:

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

Guardian Plus:

- pregnancy related (including childbirth) - 12 months
- pre existing conditions, ailments or illnesses - 12 months
- psychiatric, rehabilitation and palliative care - 2 months.

Minimum benefits

A minimum benefit means you will generally receive cover equivalent to the shared room minimum benefit payable for an Australian resident. Services paid at minimum benefits will generally not cover all hospital costs and are likely to result in significant out-of-pocket hospital costs in private and public hospital.

Exclusions

An exclusion means you will not receive any benefits towards your hospital and medical 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 (that is not clinically necessary).

○ Minimum benefits. ✗ Excluded. ✓ Covered. MBS Fee = Medicare Benefits Schedule Fee. This is the fee determined by the Federal Government as the appropriate fee for a specific service. *If you attend a Non Network Private Hospital you are likely to incur large hospital out-of-pocket expenses.

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.

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

		Working packages		Visiting packages
		Platinum	Essential Plus	Guardian Plus
Benefit level		90%	50%	60%
Waiting periods		Yearly limits		
 General dental	2 months	\$1,200* combined limit	\$300	\$800* combined limit
 Major dental	12 months		x	
 Optical	2 months	\$300	\$150	\$180
 Physiotherapy	2 months	\$550*	\$200 combined limit	\$350*
 Chiropractic and osteopathy	2 months	\$550*		\$350*
 Natural therapies	2 months	\$700* combined with other services		\$400* combined with other services
Other services	Up to 12 months	Go to bupa.com.au/visitors-facts	x	Go to 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				

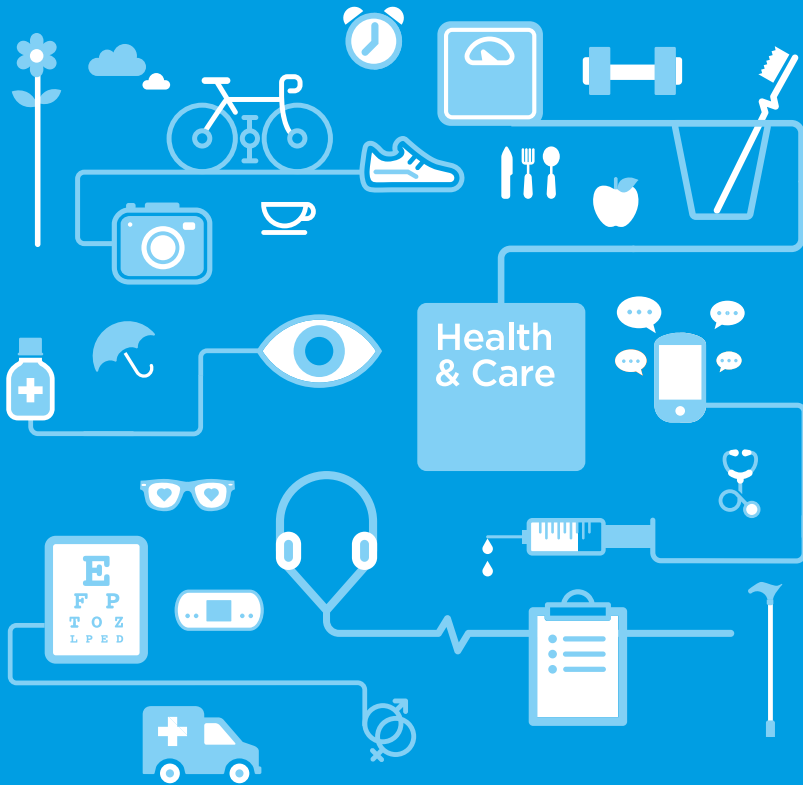
Sub limits, per policy limits and lifetime limits apply to some services on selected covers. Benefit limits based on year 1 maximums once the waiting period has been served. *This amount increases year on year up to a maximum of six years. ^Higher limits apply when using a Members First provider.

For more information

☎ 134 135

🌐 bupa.com.au/overseas

📍 Visit your local Bupa centre



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

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Effective 1 April 2016
10306-05-16