

VISITORS HEALTH COVER

BUPA. FIND A HEALTHIER YOU



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.



HEALTHCARE IN AUSTRALIA

We have been around for 65 years 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 international visitors 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](http://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 to your visitors cover to help eliminate this surcharge.

Find out more about MLS here
bupa.com.au/visitors-mls

WATCH OUR YOUTUBE VIDEO BUPA.COM.AU/VISITORSHALTHCOVER



WHY HAVE PRIVATE HEALTH COVER?

Don't forget Medicare does not cover ambulance, repatriation 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% ambulance cover

We take care of all emergency and non-emergency ambulance transport and treatment.



Convenience

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



Repatriation cover

We'll help cover the costs of returning you to your country of origin, if you choose one of our working covers.



Extras cover

Choose from a wide range of services including optical and dental.

WATCH OUR YOUTUBE VIDEO 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.



SAVE MONEY

Member Exclusives

- health and fitness
- travel, entertainment and experiences.

Visit bupa.com.au/memberexclusives



MANAGE YOUR HEALTH

Bupa tools and apps

- set a personal running goal
- find out what's in your food
- explore your 'real' health age.

Visit bupa.com.au/apps



FIND A PROVIDER

Search for a service

- doctors, hospitals, and Members First ancillary providers
- search by name, type or even your location.

Visit bupa.com.au/find-a-provider

100%
Australian
Government
visa compliant

We're helping lots of
people with their health
insurance needs...



Tom's story^

Tom had only been in Australia for two months when he developed acute tonsillitis. Tom's tonsils did not improve with treatment and became chronically infected, requiring urgent surgery.

Tom was on a working visa and had only accrued a few days of leave and needed to be treated quickly. He went to a private hospital requiring an overnight stay and although the total cost was over \$3400 because Tom had Gold Visitors Cover his contribution towards treatment was just \$50.

Age: 34

Occupation: IT

Cover: Gold Visitors Cover

Global.
22 million
members
across 190 countries

Trusted.
65 years
of helping people
reach their personal
health goals

Affordable.
Cover from
\$3.16 a day[#]

[^]Characters and stories are fictional and for illustrative purposes only. If a condition is pre-existing a 12 month waiting period applies. Figures quoted reflect actual amounts that applied to a Gold Visitors Cover customer. [#]Price includes GST and is based on our Essential Visitors Cover for a single person with 0% rebate.

MORE INFO BUPA.COM.AU/HOWTOUSEOVC

FIND THE RIGHT COVER FOR YOU



Yes

Visa types*
457, 485,
401, 402,
403

Choose
one of our
**packaged
covers**

OR

Create
your own
package

OR



Yes

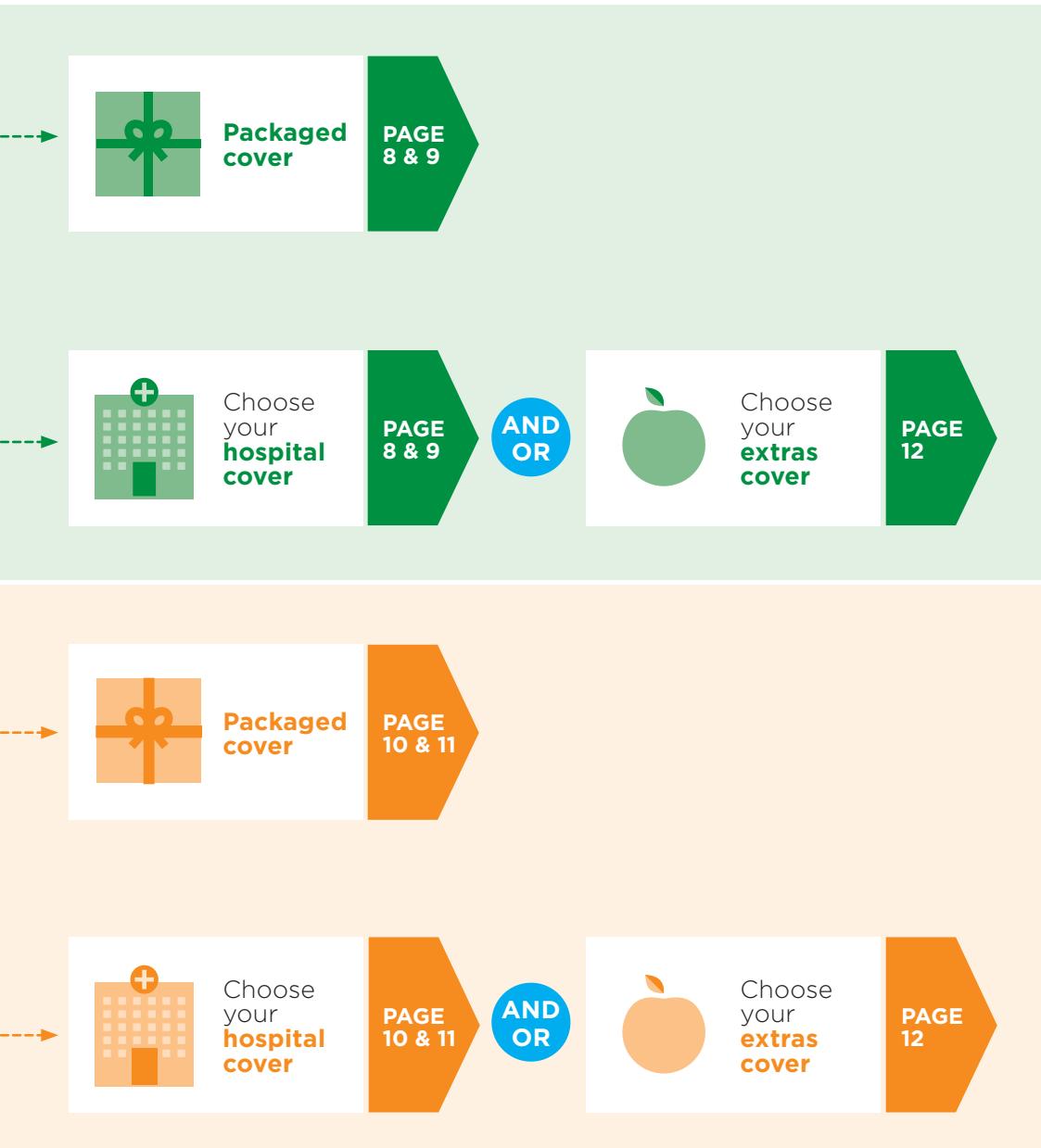
Visa types*
405, 410,
416, 676,
600

Choose
one of our
**packaged
covers**

OR

Create
your own
package

*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

All working covers include these features:



100% Australian
Government visa
compliant



Access
to Public
Hospital



Access
to Private
Hospital

COMPREHENSIVE 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

**\$65.09
per week[#]**

Choose an excess to reduce your premium

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 12 to choose your
extras cover

**\$46.86
per week[#]**

Choose an excess to reduce your premium

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.
*All prices include GST and are based on a single person with a 0% rebate. Sub-limits apply to Essential Plus.

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



Access to
Private Doctors
and Specialists



Repatriation
cover



100%
Ambulance
cover

BASIC COVER

Essential Plus

This packaged cover includes

Hospital and Medical

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

Extras

50% of fees covered^	Yearly limits
General Dental	\$300
Optical	\$150
Physiotherapy	
Chiropractic	\$200 combined limit
Natural therapies	

\$27.51
per week[#]

Reciprocal Health Cover

These covers don't include Reciprocal Health Cover which can be purchased to help eliminate the Medicare Levy Surcharge.

For more info call 134 135.

Essential

Hospital and Medical

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

Want extras cover?

Go to page 12 to choose your
extras cover

\$22.11
per week[#]

Don't forget you may have a waiting
period of up to 12 months. **For more info**
visit bupa.com.au/visitors-facts

VISITING COVER AT A GLANCE

All visiting covers include these features:



Access to Public Hospital



Access to Private Hospital



Access to Private Doctors and Specialists

COMPREHENSIVE COVER

Top

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

\$66.77
per week[#]

Choose an excess to reduce your premium

Advantage

Hospital and Medical

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

Want extras cover?

Go to page 12 to choose your extras cover

\$52.75
per week[#]

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. #All prices include GST and are based on a single person with a 0% rebate.

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



100%
Ambulance
cover

→ **BASIC COVER**

Standard

Hospital and Medical

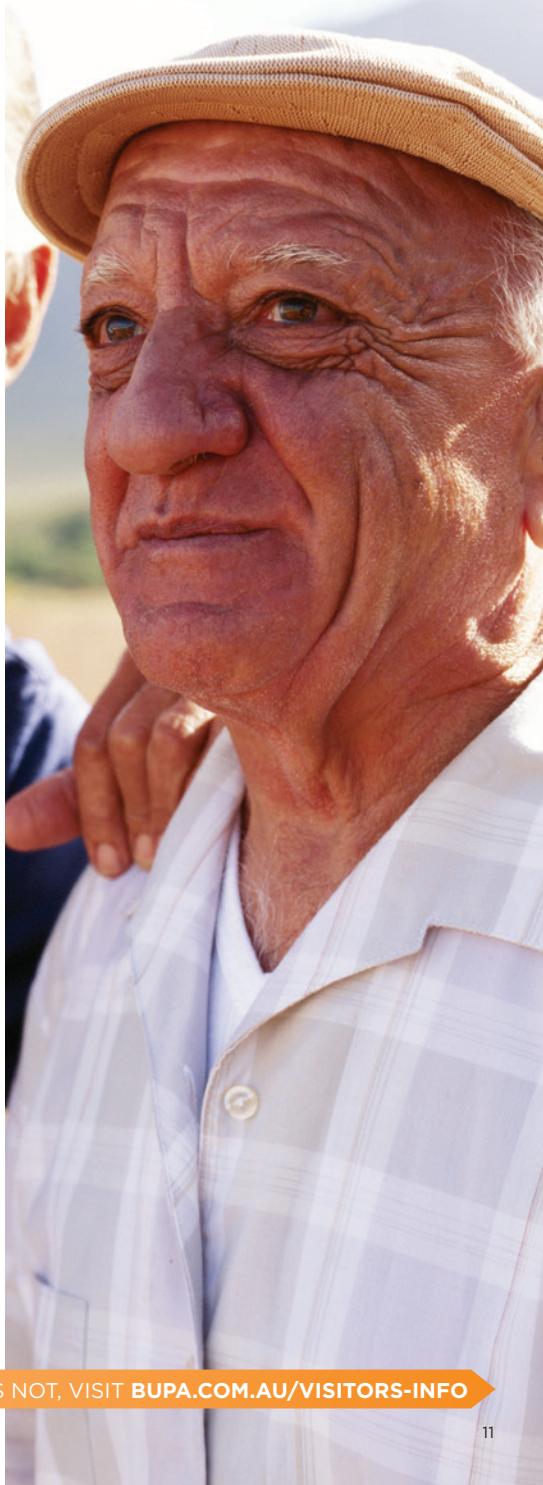
- basic hospital services
- medium medical dollar benefits (MBS fee)
- low pharmacy benefits (\$300 yearly limit).

Want extras cover?

Go to page 12 to choose your
extras cover

**\$25.25
per week[#]**

Don't forget you may have a waiting
period of up to 12 months. **For more info**
visit bupa.com.au/visitors-facts



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](http://bupa.com.au/visitors-facts) for more detail.

Benefit level	Working packages		Visiting packages
	Platinum	Essential Plus	Top
YEARLY LIMITS			
 General dental	\$1,200* combined limit	\$300	\$800* combined limit
 Complex dental		x	
 Optical	\$300	\$150	\$180
 Physiotherapy	\$550*		\$350*
 Chiropractic and osteopathy	\$550*	\$200 combined limit	\$350*
 Natural therapies	\$700* combined with other services		\$400* combined with other services
Other services	Go to bupa.com.au/visitors-facts	x	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.

Want to know more
about these products?
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*	
\$700	\$600	\$500	\$350*	\$350 combined limit
\$500	\$500	\$400	\$500*	

Go to bupa.com.au/visitors-facts

Don't forget you may have a waiting period of up to 12 months.

For more info visit bupa.com.au/visitors-facts

TO FIND OUT WHAT YOU CAN CLAIM VISIT **BUPA.COM.AU/BENEFIT-GUIDES**



bupa.com.au/overseas



Visit a retail centre

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

Bupa
PO Box 14639
MELBOURNE VIC 8001

Bupa Australia Pty Ltd
ABN 81 000 057 590

Effective 1 April 2014
10306-04-14S