

# 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](http://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](http://bupa.com.au/visitors-mls)**





# 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.

# 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](https://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](https://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](https://bupa.com.au/find-a-provider)**

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



#### Tom's story<sup>^</sup>

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

**100%**  
Australian  
Government  
visa compliant

**Global.**  
22 million  
members  
across 190 countries

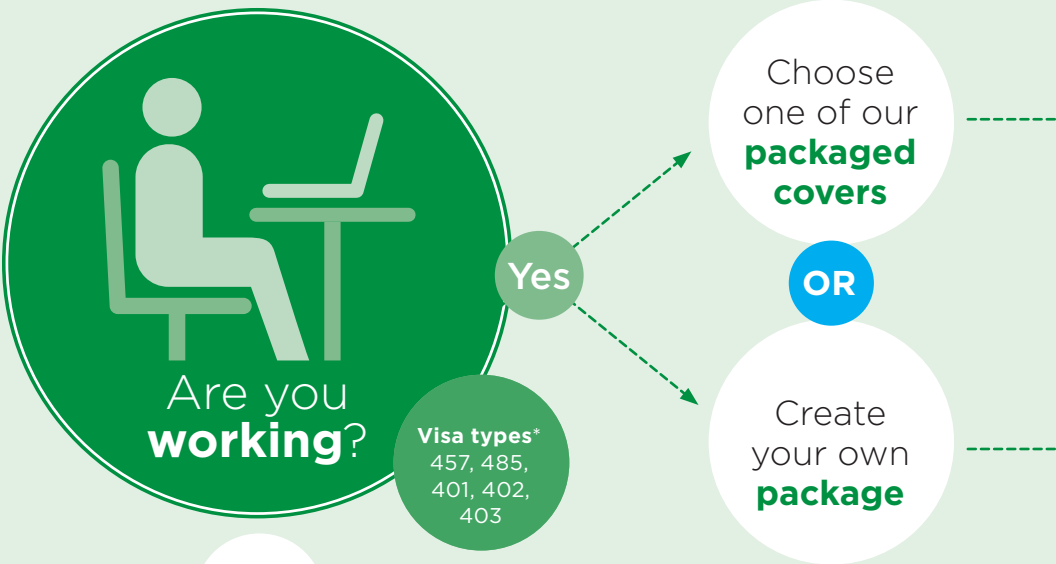
**Trusted.**  
65 years  
of helping people  
reach their personal  
health goals

**Affordable.**  
Cover from  
\$3.16 a day<sup>#</sup>

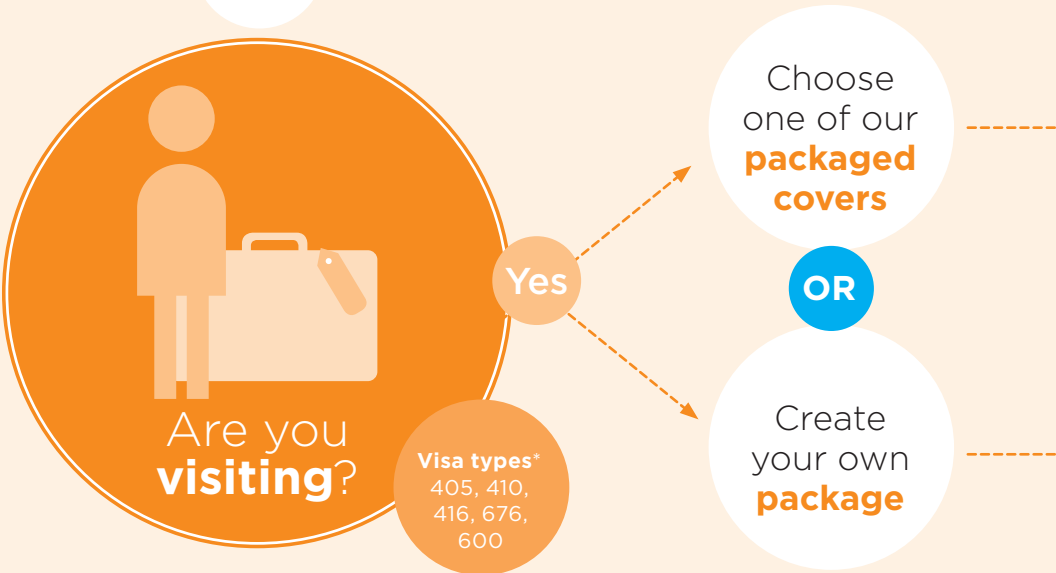
<sup>^</sup>Characters and stories are fictional and for illustrative purposes only. If a condition is pre-existing a 12 month waiting period applies. Figures quoted reflect actual amounts that applied to a Gold Visitors Cover customer. <sup>#</sup>Price includes GST and is based on our Essential Visitors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

MORE INFO [BUPA.COM.AU/HOWTOUSEOVC](https://www.bupa.com.au/howtouseovc)

# FIND THE RIGHT COVER FOR YOU

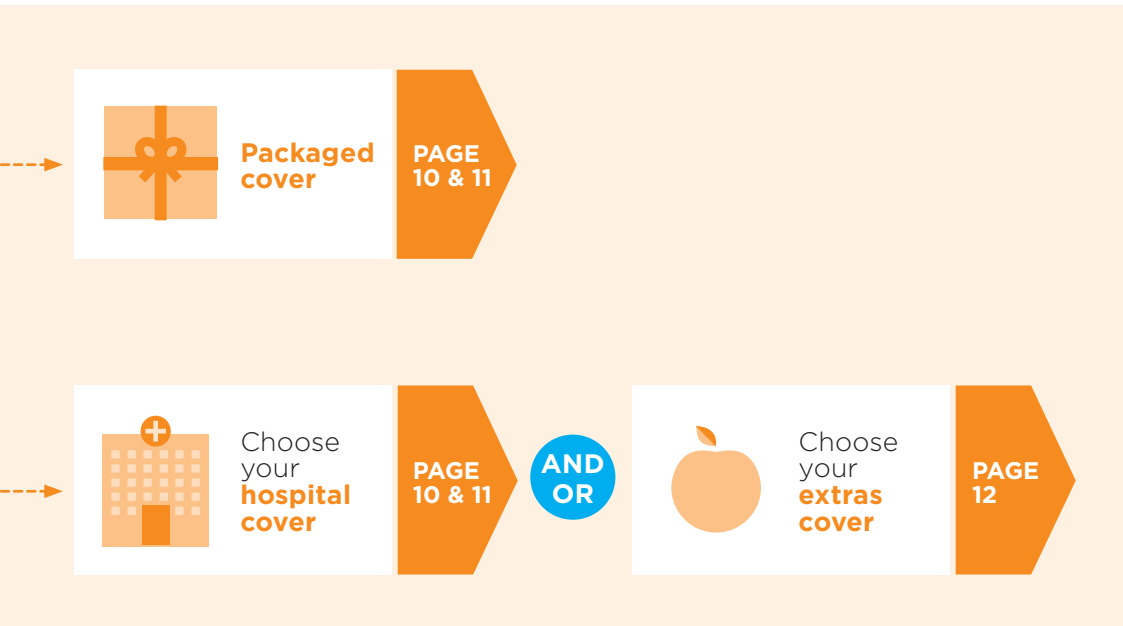
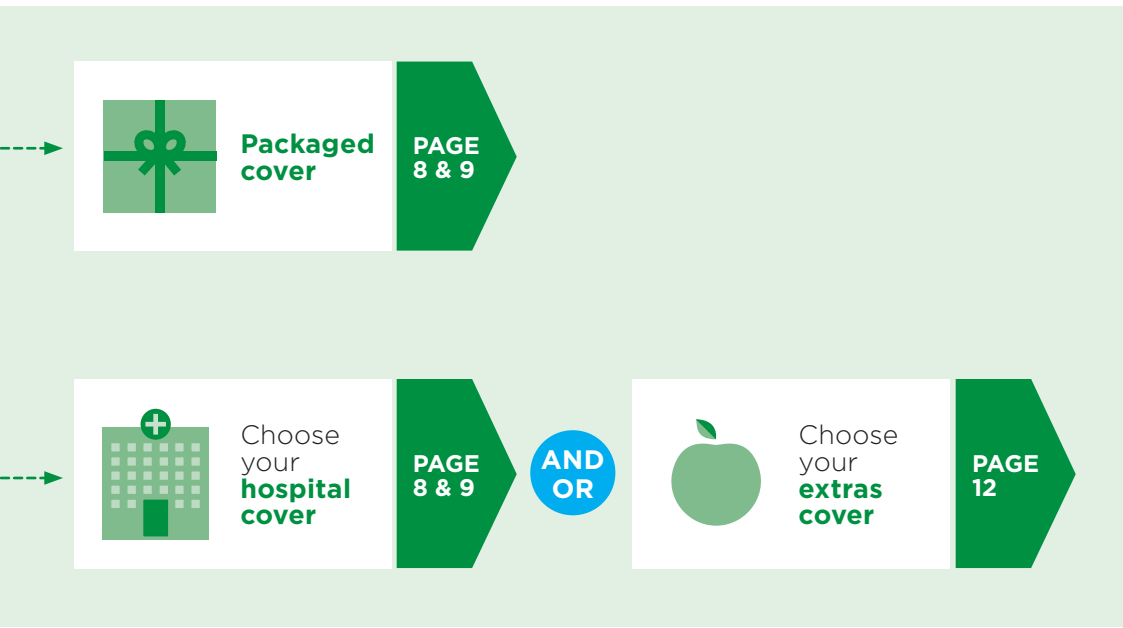


OR



\*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](https://bupa.com.au/visitors-facts)

\$65.09  
per week<sup>#</sup>

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<sup>#</sup>

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. <sup>#</sup>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](https://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	\$200 combined limit
 Chiropractic	
 Natural therapies	

**\$27.51**  
per week<sup>#</sup>

#### 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<sup>#</sup>

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

FIND OUT WHAT'S COVERED AND WHAT'S NOT, VISIT [BUPA.COM.AU/VISITORS-INFO](https://bupa.com.au/visitors-info)

# 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 <a href="https://bupa.com.au/visitors-facts">bupa.com.au/visitors-facts</a>	

\$66.77  
per week<sup>#</sup>

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<sup>#</sup>

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. <sup>#</sup>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](http://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<sup>#</sup>**

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







FIND OUT WHAT'S COVERED AND WHAT'S NOT, VISIT [BUPA.COM.AU/VISITORS-INFO](http://BUPA.COM.AU/VISITORS-INFO)





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

		Working packages		Visiting packages
		Platinum	Essential Plus	Top
Benefit level		90%	50%	60%
YEARLY LIMITS				
 General dental		\$1,200* combined limit	\$300	\$800* combined limit
 Complex dental			x	
 Optical		\$300	\$150	\$180
 Physiotherapy		\$550*	\$200 combined limit	\$350*
 Chiropractic and osteopathy		\$550*		\$350*
 Natural therapies		\$700* combined with other services		\$400* combined with other services
Other services		Go to <a href="https://bupa.com.au/visitors-facts">bupa.com.au/visitors-facts</a>	x	Go to <a href="https://bupa.com.au/visitors-facts">bupa.com.au/visitors-facts</a>

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](https://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](https://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](https://bupa.com.au/visitors-facts)**

TO FIND OUT WHAT YOU CAN CLAIM VISIT [BUPA.COM.AU/BENEFIT-GUIDES](https://bupa.com.au/benefit-guides)



[bupa.com.au/overseas](https://bupa.com.au/overseas)



Visit a retail centre

## FOR MORE INFORMATION

☎ 134 135

🌐 [bupa.com.au/overseas](http://bupa.com.au/overseas)

📍 Visit your local Bupa centre



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Bupa Australia Pty Ltd  
ABN 81 000 057 590

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## 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