Cover Summary

Overseas Student Health Cover

Designed to meet Student Visa Condition 8501

Important

This document provides general information and is a summary of what is covered by this product. It should be read with Bupa's Important Information Guide and Fund Rules for overseas students. When planning treatment, contact us to confirm what you are covered for, any waiting periods and options that may help reduce your out-of-pocket costs. This cover doesn't exempt you from the Medicare Levy Surcharge.

Hospital Cover

Pays benefits towards services you receive when you're admitted to hospital.[1]

- ✓ Hospital Psychiatric Services
- ✓ Rehabilitation
- ✓ Palliative Care
- ✓ Tonsils, Adenoids and Grommets
- ✓ Joint Reconstructions
- ✓ Hernia and Appendix
- ✓ Gastrointestinal Endoscopy
- ✓ Gynaecology
- ✓ Miscarriage and Termination of Pregnancy
- ✓ Dental Surgery
- ✓ Brain and Nervous System
- ✓ Chemotherapy, Radiotherapy and Immunotherapy for Cancer
- ✓ Eye (not cataracts)
- ✓ Ear, Nose and Throat
- ✓ Bone, Joint and Muscle
- ✓ Kidney and Bladder
- ✓ Digestive System
- ✓ Male Reproductive System
- ✓ Diabetes Management (excluding insulin pumps)
- ✓ Pain Management
- ✓ Breast Surgery (medically necessary)
- ✓ Skin
- ✓ Blood
- ✓ Lung and Chest
- ✓ Sleep Studies
- ✓ Podiatric Surgery [2] (provided by a registered podiatric surgeon)
- ✓ Back, Neck and Spine
- ✓ Plastic and Reconstructive Surgery (medically necessary)
- ✓ Implantation of Hearing Devices
- ✓ Heart and Vascular System
- ✓ Insulin Pumps
- ✓ Pain Management with Device
- ✓ Cataracts
- ✓ Joint Replacements
- ✓ Dialysis for Chronic Kidney Failure
- ✓ Weight Loss Surgery
- ✓ Pregnancy and Birth
- ✗ Assisted Reproductive Services

We do not pay towards cosmetic treatment or services that are not medically necessary.

✓ Included
This treatment or service is included. Benefits are paid towards hospital accommodation, and medical services where Medicare pays a benefit. Excess and out-of-pocket expenses may apply. For more details about how hospital and medical costs are covered, read your Important Information Guide.

✗ Excluded
This treatment or service is not included on this cover, and no benefits will be paid.

[1] The services provided under our health insurance policies are defined in the Private Health Insurance (Complying Product) Rules 2015. We cannot alter the meaning of these defined terms, and they may not have their ordinary meaning. For more information about what is covered under a treatment or service, contact us or go to **bupa.com.au/glossary**. [2] Limited hospital accommodation and approved prostheses benefits only.

This information is current as at 18 September 2026, and subject to change from time to time.

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Medical cover

Pays benefits towards medical services provided by a doctor that are listed on the government's Medicare Benefits Schedule (MBS).

Benefits payable for included services:

Up to 100% MBS fee
Yearly limit**: Unlimited**

Includes Medical cover for:

- General practitioner (GP) visits.
- Most specialist consults, pathology and radiology services provided out-of-hospital.
- Allied health services billed with an MBS item (for example, eye tests and services related to chronic disease and mental health care plans).
- Medical services provided while you are admitted to the hospital (for example, surgeon and anaesthetist fees).

  If you're admitted to a public hospital, or private hospital that has an agreement with Bupa, and your doctor chooses to use the Bupa Medical Gap Scheme for your treatment and agrees to charge only up to a certain fee, you may have up to $500 or no out-of-pocket expenses.[3]

You will need to pay any difference between the benefit we pay and the actual fee charged by your doctors for inpatient and outpatient services.

Waiting periods

When you first take out or upgrade your health cover, for most services there's a period of time before coverage for the services on the new policy starts. If switching from another health insurer, these waiting periods may not apply, so check with us first.

12 months (maximum)	Pregnancy and Birth on policies with a duration of less than 24 months.
	Pre-existing conditions.
None	Selected common outpatient medical services. This includes a range of standard GP visits, as well as GP-referred pathology and radiology services.[4]
	Hospital Psychiatric Services (including those which are pre-existing conditions).
	Pregnancy-related services [5] on policies with a duration of 24 months or more.
	Emergency Treatment.
	Emergency Ambulance including on-the-spot treatment.
	All other Hospital treatments for conditions that are not deemed pre-existing conditions.

A **pre-existing condition** is any condition, ailment, or injury, that you had signs or symptoms of during the 6 months before you joined or upgraded to a higher level of cover with us. It is not necessary that you or your doctor knew what your condition was, or that the condition had been diagnosed. Refer to the Fund Rules for the full definition of a pre-existing condition.

Emergency Treatment is determined by a doctor appointed by Bupa, and the conditions that require Emergency Treatment are defined in the Important Information Guide.

[3] Applies to included services. Waiting periods, fund and policy rules apply. [4] Please note that, unless stated otherwise, waiting periods stated apply to both admitted and non-admitted services, though may not be applied at Bupa's absolute discretion. Contact Bupa before receiving treatment to understand the waiting period that applies to you based on the service being received. [5] Pregnancy-related services includes services falling under Pregnancy and Birth, Miscarriage and Termination of Pregnancy and any outpatient pregnancy-related services. Pregnancy-related services means: Pregnancy related condition out of hospital services' meaning Medicare Benefits Schedule services and Pharmaceutical Benefits Schedule items for the investigation and treatment of conditions associated with pregnancy and childbirth, and the investigation and treatment of a miscarriage or for termination of pregnancy and Pregnancy related condition hospital treatment' meaning the 'Pregnancy and birth' clinical category and 'Miscarriage and termination of pregnancy' clinical category, as defined in the Complying Product Rules.

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Hospital types

Network hospitals

Bupa has agreements with private hospitals to help provide certainty on costs when admitted to hospital for included services.

You can find the nearest network hospitals at **bupa.com.au/findaprovider**

Non-network hospitals

If you're admitted to a private hospital Bupa doesn't have an agreement with, the benefit may only partially cover the cost and there will likely be significant out-of-pocket expenses.

Public hospitals

If you're admitted to a public hospital for an included service, we will pay for hospital related costs associated with your treatment.

For further details on hospital types and Bupa's hospital agreements, please read your Important Information Guide.

Additional benefits



Accident and Emergency Departments

If you attend a hospital accident and emergency department, we'll pay 100% of the attendance fee, even if your visit does not result in hospital admission.



Outpatient Pharmacy

Cover for selected pharmacy items approved by the Therapeutic Goods Administration (TGA). This includes medication prescribed when you leave the hospital. You pay the Pharmaceutical Benefit Scheme (PBS) patient co-payment fee, then we refund up to $50 per script item up to $500 per person, and $1000 per policy per calendar year.



Ambulance

Cover for uncapped emergency ambulance transports or on-the-spot treatments by our recognised providers in each state of Australia. If claimable from another source, a benefit won't be paid by Bupa.
Please note we do not pay benefits for any non-emergency ambulance services.

For further details, please read your Important Information Guide.

blua.
Digital health by Bupa

Online Doctor Appointments

You can book a doctor appointment via online video call through Blua, Bupa's digital health platform, at any time. For most Bupa International customers, the cost of Blua Online Doctor Appointments is fully covered.[6]

[6] Fund and policy rules apply. 100% of appointment fees will be covered for Blua online doctor appointments. Only general doctor appointments can be booked via Blua. Specialist appointments cannot be booked via Blua. Members aged 15 and over must book their own appointment using their Bupa Digital Identity login. Members under 15 may need to attend with a parent or guardian. Service provided by third party partner.

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myBupa

Our secure online member portal that gives you 24/7 access to manage your Bupa health insurance. Lodge your claims, check your coverage, update your personal details, and find a Bupa-friendly doctor at any time with myBupa - online or using the app.
Visit **mybupa.com.au** to login.

What to do if you are sick

If it is an emergency, a serious illness or injury that poses an immediate risk to your life, you can call 000 (triple zero) for an ambulance or go direct to a hospital emergency department. If your illness or injury is not immediately life-threatening but requires treatment or advice from a medical professional, you can visit your nearest doctor (General Practitioner or GP). If you have a common illness or a minor injury, you can visit a pharmacy to seek general medical advice or buy non-prescription medication.

Is the product suitable for you?

To be eligible for OSHC you must hold a student visa, be in the process of applying for a student visa or be on a bridging visa while applying to extend your student visa, unless an exemption applies.
If at any time you gain access to full Medicare entitlements or your visa status changes (for example, you're granted permanent residency), this cover may no longer be suitable. Please notify Bupa if your circumstances change.

Bupa Student Advice Line

We provide advice for a range of situations including medical, home and property inquiries and general tax and legal enquiries. Just call 1300 884 235 (our 24-hour student advice line) if you find yourself in a situation where you need guidance or support.

Contact us if you need help

Call **1800 888 942** Visit **bupa.com.au/contact** App or online **mybupa.com.au**
Or visit your nearest Bupa store.