



Health & Care

Benefits of Bupa OSHC

At Bupa, we exist to help our members live longer, healthier, happier lives and make a difference in health and care. Because we know that improving your health comes from not only providing quality cover in times of need, but for being there for you every step of the way.

Here's why we're a leader in health and care



Bupa-friendly doctors

Bupa OSHC members are able to visit any GP that practices general medicine. However, Bupa-friendly doctors may make the process of visiting a doctor easier for the student and in most cases, reduce any out of pocket expense. Many of these doctors now offer HICAPS claiming meaning the student can claim on the spot with their Bupa membership card.

Students can visit bupa.com.au/find-a-doctor to find their closest Bupa-friendly doctor.



Member exclusive benefits

Bupa members have access to a world of benefits with Bupa Plus. Our reward program offers a range of special offers and discounts, access to special events, health tools, information and more.

Bupa members can access the range of benefits at www.bupaplus.com.au



Mental Health Benefits

Bupa has added a new mental health benefit accessible without having a GP care plan in place for psychology and counselling services (in addition to what is already provided through a GP care plan). Benefits are capped per item at \$75 for psychology and \$40 for counselling consultations, up to \$150 yearly limits per person. The mental health of students is a priority.



Receive up to 100% of MBS fees

Bupa OSHC policy holders will receive 100% of the Medicare Benefits Scheme (MBS)[^] towards outpatient services such as consultations provided by GPs, medical specialists and X-rays.

In comparison, some other OSHC providers pay 85% of MBS which means more money back for students with Bupa OSHC.



Waiting periods for gynaecological services

Waiting periods will not apply for gynaecological services, miscarriage and termination of pregnancy (unless pre-existing). The 12-month waiting period for other pregnancy related conditions (pregnancy and childbirth) and for pre-existing conditions remain.



Medical repatriation

Bupa members will have peace of mind with the new medical repatriation benefit. Members will be covered for return to their country or origin for terminally ill/substantial life altering illness/injury up to \$100,000, or the return of mortal remains up to \$10,000.



Out-patient pharmaceutical benefits

For members on Advantage OSHC, Bupa has made changes to reduce out of pocket expenses for medicines that members are prescribed. The pharmaceutical individual item benefit has been increased to \$60 per script item and the yearly limits have been increased to \$600 for singles and \$1,200 for couples and families. Bupa OSHC members now receive more back on medicines.



24 Hour Student Advice Line

The Bupa 24 Hour Student Advice Line provides assistance in 180 languages for personal health or lifestyle related questions. This includes: medical and accident assistance, personal home and property assistance, general tax and legal enquiries, trauma counselling.

Bupa OSHC members can call 1300 884 235

Contact Bupa for more information:

 Dial +61 3 9937 4223 from outside Australia

 oshc@bupa.com.au.

For more information on Bupa OSHC visit
bupa.com.au/students



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[^] MBS is the list of medical services and treatments recognised for coverage by Medicare and the associated fees for such services and treatments set by the Australian Government. Bupa HI Pty Ltd ABN 81 000 057 590. (6HX9-NR5H)