## Benefits of Partnering With Bupa



At Bupa, it's our purpose that makes us different – helping our members to live longer, healthier, happier lives. As part of the Bupa group, we help care for over 33 million people across 190 countries drawing on a wealth of knowledge and expertise. The following are a range of benefits that you and students receive when choosing Bupa OSHC:

**Bupa pays 100% of Medicare Benefit Schedules (MBS) fees** Students will receive 100% towards any outpatient services such as GPs, medical specialists, x-rays, etc. Other health insurance companies pay 85% of MBS. This means that the student will be better off with Bupa. They will have reduced out of pocket costs (or no costs) when visiting a doctor than they would with another health insurance provider.

**Direct Billing Doctors** Bupa has developed a strong network of Direct-Bill doctors who will not charge any fee to Bupa OSHC students. All students need to do is simply present their Bupa OSHC membership card and photo identification at the time of consultation and the Doctor will lodge your claim with Bupa on the student's behalf. Students can go to the <u>Bupa website</u> enter postcode details and will be directed to a listing of Direct-Bill Doctors with map references, close to their location.

**Hospital Network** Students will have access to our extensive private hospital network and, in many instances, can be sure of their costs for treatment up front.

Access to the National Home Doctor Service (NHDS) Bupa is pleased to offer students access to use the NHDS. If a student urgently needs a doctor outside the doctor's normal hours they can call the National Home Doctor Service 13 SICK (7425) to arrange for a doctor to visit to their home.

**Over 100 Bupa stores Australia wide** Our large retail network means that students are able to speak to a Bupa consultant face to face, submit a claim, or ask any questions regarding their OSHC cover including where to find a doctor or hospital. Go to <u>http://www.bupa.com.au/find-a-centre</u> to find a store closest to your location

**24 Hour Student Advice Line (call 1300 884 235)** The advice line is available with access to consultants who speak in **180 languages** and provide assistance with a range of emergency situations, medical or otherwise including:

- o Medical and accident assistance
- o Home and property assistance
- o General tax and legal inquiries
- o Personal safety, drug or alcohol issues
- o Trauma counselling

## **Online Access**

Students can access their personal OSHC membership via smart phone or online and submit claims with My Bupa where you can lodge a claim, find a provider, order your membership card and update personal details.

## **Member Benefits and Exclusives**

We want our student to learn but have fun and want them to get great value from Overseas Student Health Cover even if they are fit and healthy. So keep our members' mind and body active we have provided some great member discounts on health and fitness, entertainment and experiences. Some of the member discounts include:

- Up to 25% off Event Cinema and Hoyts Cinema movie tickets
- 20% off Garmin health and fitness purchases
- 30% off Blackmores supplements
- 20% off Bupa Optical
- 10% off Fitness First!

Go to <u>http://www.bupa.com.au/mybupa</u> to get access to our range of benefits.

## YouTube Video

We can assist your newly arrived students with the below YouTube Video which provides an introduction to the Australian healthcare system and how students can use their Bupa membership. Click here to view