

# Corporate Overseas Visitors Cover

HOSPITAL COVER



# Corporate Overseas Visitors Cover

Corporate Overseas Visitors Cover protects you if you become ill or have an accident while you're in Australia.

If you're travelling on a 457 Visa, Corporate Overseas Visitors Cover could meet your needs. It helps to ensure you have control of your health care and to receive treatment without delay. Plus, you'll be covered by a member of leading global health care organisation, BUPA, that currently covers more than eight million people worldwide.

We offer two levels of cover - you can choose Corporate Overseas Visitors Cover Level 1, offering you comprehensive benefits at **both private and public hospitals** in Australia, plus medical cover outside of hospital. Alternatively, simply select Corporate Overseas Visitors Cover Level 2, for basic cover in **public hospitals** in Australia only.

Refer to pages that follow for details about what you're covered for, or call us on 1800 649 406 to find out which level best suits your needs and Visa requirements.

## Why do I need cover?

As an overseas visitor working in Australia you may not be eligible for Australia's public health care system, Medicare, which provides free or subsidised health care services to all Australian residents and eligible permanent residents.

If you are a citizen of a country which has a Reciprocal Health Care Agreement with Australia you may be eligible for limited Medicare benefits, but you'll only be covered for immediately necessary medical treatment in a public hospital - so it's a good idea to protect yourself with cover designed especially for overseas visitors. If you are uncertain about your eligibility, we suggest that you contact Medicare on 132 011.

## The Medicare Levy Surcharge

If you are a citizen of a country which has a Reciprocal Health Care Agreement with Australia and earn over \$50,000 a year (for singles) or \$100,000 a year (for families)\* and you don't have private hospital cover, you may have to pay the Medicare Levy Surcharge. This is an additional 1% tax on top of the 1.5% Medicare Levy paid by all eligible taxpayers.

Corporate Overseas Visitors Cover does not exempt you from paying the Medicare Levy Surcharge. However, BUPA Australia can provide a special cover so you don't have to pay the Medicare Levy Surcharge, which may cost less than the Surcharge itself. For more information about this cover, call us on 1800 649 406.

\*Increases by \$1500 per child, after the first child.

# What you're covered for

## Corporate Overseas Visitors Cover Level 1

### You get:

- Full cover (as outlined on pages 7-8 of your main brochure) in both private and public hospitals or day surgeries anywhere in Australia.
- Cover for the cost of all medical services in both private and public hospitals - up to 100% of the Australian Medical Association (AMA) Schedule Fee (the fee determined by the AMA as the appropriate fee for a specific service).
- Medical cover as a hospital out-patient or by a doctor or specialist in private practice anywhere in Australia, for up to 150% of the Government Schedule Fee (the fee set by the Federal Government as appropriate for a specific service).
- No excess
- Full ambulance cover
- A benefit for medically necessary travel to your country of origin or return of mortal remains, up to a reasonable commercial rate.

Please refer to your main brochure or your Important Information brochure to find out more about these benefits.

## Corporate Overseas Visitors Cover Level 2

### You get:

- Full cover (as outlined on pages 7-8 of your main brochure) in public hospitals only.
- Cover for the cost of all medical services in public hospitals - up to 100% of the Australian Medical Association (AMA) Schedule Fee (the fee determined by the AMA as the appropriate fee for a specific service).
- No excess
- Full ambulance cover
- A benefit for medically necessary travel to your country of origin or return of mortal remains, up to a reasonable commercial rate

Please refer to your main brochure or your Important Information brochure to find out more about these benefits.

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## Who's covered

With Corporate Overseas Visitors Cover, you can choose either a Single membership or a Family membership. See page 8 of your main brochure for further details.

## What's not covered

### Exclusions

BUPA Australia only pays benefits for services that Medicare covers. Medicare does not cover some health screening services and services that are not medically necessary.

For the duration of both Corporate Overseas Visitors Cover Level 1 and Level 2 you will not receive cover for:

- Assisted reproductive services (including IVF);
- Cosmetic surgery or sterilisation reversal;
- Laser eye correction surgery;
- Any treatment outside of Australia;
- Medical costs for surgical procedures performed in hospital by a dentist or podiatrist.

For advice on whether a particular service is covered by Medicare, you can contact Medicare directly on 132 011.

### Waiting periods

Pre-existing ailments	1 year
Pregnancy related services (including childbirth)	1 year
Heart and artery related services	1 year
Psychiatric treatment	1 year
Hip or knee replacement	1 year
Rehabilitation	1 year

**Contacting us is easy!**  
**Simply call 1800 649 406**  
**or visit your local branch**

Effective 1 April 2007

