

Bupa Fact Sheet (Health Insurance) - coronavirus disease 2019 (COVID-19)

When to seek help?

If you have travelled overseas in the last 14 days and you are experiencing flu-like symptoms (such as fever, coughing, sore throat, shortness of breath), seek medical attention immediately.

Please ring ahead of time and let the doctor know about your symptoms and travel history, or call the National Coronavirus Health Information Line on 1800 020 080 for further instructions.

How can you protect yourself?

Until more information is known, actions intended to reduce the spread of the coronavirus disease (COVID-19) are also similar to those taken to combat the seasonal flu and include:

- Keep a distance, when possible, from anyone showing symptoms of respiratory illness such as coughing and sneezing
- Respiratory etiquette i.e. coughing and sneezing into tissues or your upper sleeve. Dispose of tissues straight away and clean your hands afterwards.
- Performing hand hygiene i.e. regularly wash hands with soap and water for at least 20 seconds, or using alcohol-based hand rubs if soap and water are not available.
- Avoid touching your eyes, nose and mouth with unwashed hands.

Do I need to wear a facemask?

The WHO is not recommending healthy people without respiratory symptoms wear facemasks. Wearing masks when it's not useful can cause unnecessary cost, prevent people who do need them from accessing them, and can "create a false sense of security that can lead to neglecting other essential measures such as hand hygiene practices."

<https://www.who.int/publications-detail/advice-on-the-use-of-masks-in-the-community-during-home-care-and-in-healthcare-settings-in-the-context-of-the-novel-coronavirus->

(2019-ncov)-outbreak

- The Australian Department of Health advises surgical masks are only helpful in preventing people who are ill or isolation from potentially spreading COVID-19 to others when they go out in public. If you are well, you do not need to wear a surgical mask.

<https://www.health.gov.au/resources/publications/coronavirus-covid-19-information-on-the-use-of-surgical-masks>

Bupa Fact Sheet (Health Insurance) - coronavirus disease 2019 (COVID-19)

What are the symptoms?

The main symptoms can include:

- Fever (high temperature)
- Cough
- Sore throat
- Shortness of breath

Will there be any change of cover due to COVID-19? If yes, which changes?

Bupa OSHC will cover in-patient and out-patient medical services as per the benefit amounts listed in the MBS (Medical Benefit Scheme). For Bupa OSHC, this is 100% of the MBS.

We will cover overseas students for GP visits and tests (e.g. pathology) without assessment of whether the presenting condition is pre-existing, so there is no change in benefits for these specific cases. If there is an MBS item number attached, OSHC will cover up to 100% of the MBS amount. Therefore, no changes in the cover due to COVID-19.

Is COVID-19 under OSHC full cover, even though it is now declared "pandemic" by WHO?

Bupa will not be placing restrictions on cover as a result of the pandemic classification.

If the school/university has suspended the start date of the course, can the student suspend its OSHC policy?

For overseas students who may have been told to defer studies for a few weeks, if they are already in Australia, they cannot suspend their policy as it is a condition of their visa that they have OSHC, regardless of whether class has started or not.

If the student has not arrived in Australia, he/she can postpone their start date to align with arrival date.

Agents and schools need to send defer OSHC request from Bupa portal.

Do the same cancellation policies apply or Bupa have any different cancellation policy in place for cancellations due to COVID-19? If yes, how it works?

There is no specific process designed for the cancellation due to Covid-19. Cancellation policies remains the same.

If the student wants to cancel their study in Australia, due to the covid-19 situation, agents need to request cancelation and provide documents on portal.

Required documents are - Cancelled COE will be the proof or withdrawal visa application.