

PLATINUM VISITORS COVER



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Platinum Visitors Cover

Platinum Visitors Cover is our highest level packaged option for visitors, giving you a top level of benefits on hospital and extras, should you become ill or require medical treatment while you're in Australia.

Platinum Visitors Cover gives you:

- Comprehensive hospital cover for in-patient services at Members First, participating private and public hospitals in Australia
- Medical cover outside of hospital, whilst in Australia
- Extras cover for dental, optical, physiotherapy and more

For more details, see pages 10-11 of our visitors cover *We've got you covered* brochure or call us on 131 243 to find out if this level of cover suits your needs and Visa requirements. Please note: If you are applying for a 457 Long Stay Working Visa, Platinum Visitors Cover meets the minimum level of insurance required as set out by the Department of Immigration and Citizenship (DIAC).

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 necessary medical treatment in a public hospital. You will not be covered for elective surgery or for treatment that is considered ongoing and will be unable to choose your own doctor in hospital. That's why it's a good idea to protect yourself with health cover designed especially for visitors to Australia. If you are uncertain about your eligibility, we suggest that you contact Medicare on 132 011.

The Medicare Levy Surcharge

We offer Reciprocal Health Cover for people who are liable for the Medicare Levy Surcharge. This is an additional tax which you may have to pay if you are from a country that has a Reciprocal Health Care Agreement with Australia, and you are earning over a certain amount. For more information, please see page 5 of our visitors cover *We've got you covered* brochure or call us on 131 243.

What you're covered for:

Your hospital and medical cover:

- ✓ Cover for in-patient hospital costs, including accommodation and theatre fees. For more details, see page 10 of our visitors cover *We've got you covered* brochure
- ✓ Cover for the cost of in-patient medical services - up to 100% of the Australian Medical Association (AMA) Schedule fee. This is the amount 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 Medicare Benefits Schedule (MBS). This is the amount determined by the Federal Government as the appropriate fee for a specific service
- ✓ Selected pharmacy items prescribed as a hospital out-patient or by a doctor or specialist. You'll receive 90% of the balance per script item, up to a maximum of \$500 per person per calendar year, after you pay the Pharmaceutical Benefit Scheme patient co-payment fee. This is provided the items usage is approved by the Therapeutic Goods Administration (TGA)
- ✓ No excess
- ✓ Full ambulance cover
- ✓ Full cover for repatriation if terminally ill to your country of origin or return of mortal remains once authorised by Bupa Australia. You will also receive cover for repatriation if you suffer a substantial life-altering illness or injury to your country of origin. This is up to a commercially reasonable amount once the repatriation is authorised by Bupa Australia

What's not covered

There are occasions when you will not be fully covered and may incur out-of-pocket expenses. For example:

- At a non-participating hospital
- During a waiting period
- If there is an exclusion for a specific service
- Services not covered by Medicare. For advice on whether a particular service is covered by Medicare, speak to your doctor or call Medicare directly on 132 011

While you are on Platinum Visitors Cover you will not receive cover for:

- Assisted reproductive services (including IVF)
- Cosmetic surgery (that is not clinically necessary and where benefits are not payable by Medicare)
- Any treatment outside of Australia

Waiting periods

Psychiatric, rehabilitation and palliative care	2 months
Pre-existing ailments, illnesses and conditions	1 year
Pregnancy related services (including childbirth)	1 year

Your extras cover:

You receive cover for the services listed below at any health care provider you choose that is recognised by us, up to your Loyalty Maximums. It's a top level of cover, where you get back 90% of the cost of treatment, every time. There are no catches or hidden costs, just great cover when you need it most.

Services covered	You get back	Loyalty Maximums per person
General Dental	90% of cost	Year 1 \$1,100 Year 4 \$1,430 Year 2 \$1,210 Year 5 \$1,540 Year 3 \$1,320 Year 6 \$1,650
Major Dental	90% of cost Including dentures, crowns, bridgework and precious restorations. Benefits for the replacement of dentures are payable every 3 years.	
Orthodontics	90% of cost	
Optical	90% of cost Access a wide range of fixed price lens and frame packages at Members First optical providers. Contact us for more details.	No benefits payable for Major Dental & Orthodontics services in the first year of membership \$300
Physiotherapy	90% of cost	Year 1 \$550 Year 4 \$700 Year 2 \$600 Year 5 \$750 Year 3 \$650 Year 6 \$800
Chiropractic/ Osteopathy	90% of cost	Year 1 \$550 Year 4 \$700 Year 2 \$600 Year 5 \$750 Year 3 \$650 Year 6 \$800
Living Well	90% of cost	\$100
Speech Therapy	90% of cost	Year 1 \$700 Year 4 \$850 Year 2 \$750 Year 5 \$900 Year 3 \$800 Year 6 \$950
Eye Therapy	90% of cost	
Occupational Therapy	90% of cost	
Dietary	90% of cost	
Pharmacy	90% of cost (less PBS fee) Covers selected items. You pay a set amount, we refund 90% of script. See <i>Important information</i> for details.	
Psychology	90% of cost	
Podiatry	90% of cost	
Health aids and appliances	90% of cost	
Hire, repair and maintenance of health aids and appliances	90% of cost up to \$100	
Home Nursing	90% of cost up to \$350	
Natural Therapies	90% of cost Including acupuncture, Alexander Technique, Chinese herbalism, Exercise Physiology, Feldenkrais, homeopathy, massage, naturopathy and western herbalism. Massage includes aromatherapy, Bowen Technique, kinesiology, reflexology, shiatsu and Therapeutic massage.	

More from your membership

Loyalty Maximums recognise you for your loyalty with us. For most extras services, we increase the amount you can claim up to in a year – each year – up to a maximum of six years.

Additional benefit

You will also be covered for travel and accommodation benefits for essential medical treatment: \$100 for travel expenses and \$40 per night up to \$150 for accommodation expenses per year. To confirm if you're eligible for this benefit, please refer to the *Important information* section of our visitors cover *We've got you covered* brochure.

Waiting periods

Initial waiting period and home nursing	2 months
Living Well benefits, hire, repair and maintenance of health aids and appliances	6 months
Pre-existing ailments, illnesses or conditions	1 year
Major dental, orthodontics and selected health aids and appliances	1 year

Who's covered

Single: Covers you only.

Couples/Family: Covers you and your partner plus your single children under 21 years of age and single full-time students under 25 years of age.

To find out more

Please refer to our visitors cover *We've got you covered* brochure for *Important information* and further details about your cover.

CALL

131 243

VISIT

hba.com.au or mutualcommunity.com.au

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