

Bupa Fact Sheet – 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 2019 (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](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). 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](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](https://www.health.gov.au/resources/publications/coronavirus-covid-19-information-on-the-use-of-surgical-masks) 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>

What are the symptoms?

The main symptoms can include:

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

Q&A for Bupa overseas students and overseas visitors

1. What do I do if I feel unwell?

- a. Overseas students and visitors should call ahead to a GP or contact the National Coronavirus Health Information Line on 1800 020 080 if they are unwell and suspect exposure to COVID-19.

2. When should I go to the emergency department?

- a. This will depend on whether the situation is considered an emergency or not. If considered an emergency (an example could be if they have a serious illness or injury or feel very ill e.g. have difficulty breathing), call an ambulance service immediately on 000 (triple zero). If treatment is required but it is not immediately life-threatening, consider visiting a doctor/GP initially before going to the emergency department.

3. Is the cost of testing for COVID-19 covered?

- a. Overseas students and visitors are covered for medical services provided in hospital and out of hospital, including GP visits and tests (e.g. pathology) as well as prescription medicines as per their product benefits. This is provided the service is recognised by Medicare and an MBS item number attached, and not an excluded service. Waiting periods, fund and policy rules apply. For Bupa OSHC, coverage is up to 100% of the MBS benefit. For Bupa OVC, coverage is from 100% of the MBS benefit to 100% of cost, depending on product. There is no change in coverage for out-patient medical services specific for COVID-19.

4. If the virus is contracted here and hospitalisation occurs will this be covered?

- a. Overseas students and visitors are covered for hospitalisation as per the standard product benefits available to all Bupa OSHC and OVC members. There is no change in hospital admission benefits and the benefits payable specific for COVID-19. Waiting periods for pre-existing conditions will still apply, with each case assessed on a case by case basis.

5. If COVID-19 has been contracted overseas, is it considered a pre-existing condition for treatment and/or repatriation?

- a. Bupa will cover overseas students and visitors for out-patient medical services such as GP visits and test (e.g. pathology) without assessment of whether the presenting condition is pre-existing. Fund and policy rules apply.
- b. For any hospital admission or medical repatriation assessment, the standard process of pre-existing condition assessment will be undertaken with a 12-month waiting period still applying should it be considered pre-existing. Each case will be assessed, on a case-by-case basis, with confirmation of symptoms through appropriate medical certificates or records. Fund and policy rules apply.

6. If the university has suspended my start date, can I suspend my OSHC policy?

- a. 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 they have not arrived in Australia, they can move their start date to align with arrival date.

7. **As COVID-19 has been declared a pandemic, will any restrictions be placed on my OSHC or OVC cover?**
 - a. Whilst there are restrictions on travel insurance policies, there are no additional restrictions on OVC or OSHC cover as a result of the virus being declared a pandemic. Mandatory benefit requirements governed by the Department of Health and Department of Home Affairs remain in place.

8. **Where can I find mental health support?**
 - a. Bupa OSHC covers psychology and counselling services through a GP Care Plan referral, up to 10 individual and 10 group sessions. Advantage OSHC covers an additional mental health benefit (annual limits apply). Find out more at www.bupa.com.au/health-insurance/oshc
 - b. Some Bupa OVC products cover mental health benefits (annual limits apply). Refer to individual products for coverage. Find out more at www.bupa.com.au/health-insurance/cover/overseas-visitors
 - c. The following additional resources are available:
 - Bupa Student Advice Line for Bupa OSHC members only (1300 884 235)
 - Lifeline Australia (13 11 14)
 - Beyond Blue (1300 224 636)
 - Headspace (1800 650 890)
 - Kids Helpline for under 25 years old (1800 55 1800)

9. **Where can I find out further information on my visa status?**
 - a. For any questions on visas, contact the Department of Home Affairs. There is a dedicated page on Australian Government COVID-19 travel restrictions <https://www.homeaffairs.gov.au/news-media/current-alerts/novel-coronavirus>

10. **Where can I get advice on travelling outside of Australia?**
 - a. Visit Smart Traveller for the latest travel advice <https://www.smarttraveller.gov.au/>

11. **Where can I access communications issued by Bupa?**
 - a. Bupa follows the advice of the Australian Government Department of Health, and provides regular updates and general information via its website. Latest information can be found here: <https://media.bupa.com.au/coronavirus/>

Government resources

- The Australian Government has released resources for international students to stay informed <https://www.studyinaustralia.gov.au/English/student-support>
- The Department of Health has prepared information for universities, higher education and vocational educational facilities <https://www.health.gov.au/resources/publications/coronavirus-covid-19-information-for-universities-higher-education-and-vocational-education-facilities>
- There are COVID-19 resources translated in Simplified or Traditional Chinese, Farsi, Italian and Korean available from the Department of Health <https://www.health.gov.au/resources/collections/novel-coronavirus-2019-ncov-resources>
- The Department of Home Affairs has a dedicated site for COVID-19 and Australian visas, also available in Simplified Chinese, Farsi, Italian and Korean <https://www.homeaffairs.gov.au/news-media/current-alerts/novel-coronavirus>