Members First and Network Private Hospitals
Hospitals in our network will bill us directly for your accommodation, theatre, labour ward and intensive care fees. All you need to do is verify your Bupa Australia OSHC medical cover to the provider. You can do this by presenting the OSHC membership card that we provide you.

Public Hospitals & Non-participating private hospitals
If you choose to be treated in a public hospital or a non-agreement hospital, you may need to pay upfront. It is recommended that you call our free number 1800 888 942 and our staff will assist you with your hospital admission.

Medical Providers
This includes services from General Practitioners (GPs), medical specialists, medical imaging providers (x-rays and ultrasounds), pathology providers, and more. You can pay these bills yourself and then claim them back from Bupa Australia OSHC following the steps under 'Making a claim' on page 17. Or you can send us the unpaid bill and we will send you a cheque for the eligible medical expenses for you to send to the provider as part of your payment.
Making a claim
To obtain a claim form, visit overseasstudenthealth.com or pick one up from your nearest local centre.

To make a claim:
- You will need to complete the claim form and sign it. Attach the account and your receipt of payment (if paid), and the completed medical certificate (if required).
- Your claim form can be posted or faxed or you can visit your local centre.

Provided all the relevant documentation is attached and in order, benefits will be paid within 7 working days either by cheque or electronic funds transfer (EFT).

If you have had treatment that falls within a waiting period (refer to page 6 for Waiting Periods), you will need to ask your treating doctor to complete the Medical Certificate on the reverse side of your claim form, before you send the claim in to us.

By mail
You can make a claim by mail. Simply print out a claim form from our website, complete it, attach the original account(s) you received from your health care provider(s), and the original receipt(s) if you paid your provider(s), and mail it to us at Bupa OSHC claims, Reply Paid 14639, Melbourne VIC 8001. Alternatively, you can fax all of the required details to (03) 9937 4530.

In person
You can take your claims documentation into most retail centres. Most centres are able to process claims on the spot and provide you with benefits, either by cash (limits apply), cheque or bank transfer. Please check our website for a list of centres you can use.

Claim queries
Remember that claims can only be paid within 2 years of the date on which the service was rendered. If you have a question about:
- The status of your claim
- How to fill in a claim form
- What documents you need to attach to your claim form.

Please do not hesitate to contact us. See the back of the brochure for full contact details.