

# 2025

## 7/16-7/26

# 澳洲

### Moreton Bay Colleges

**\$118,000**  
不含機票費用

**3/15前報名**  
享早鳥價

# \$108,000

# 暑假遊學

# 行程表



AMEC<sup>®</sup>  
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Australian Multicultural Education Centre (AMEC)



Two colleges,  
One community  
Preparing our students  
for tomorrow's world



IB World Schools  
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Moreton Bay  
College founded 1901



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of Sport



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P +61 7 3390 8555  
MBC CRICOS 03771K  
MBBC CRICOS 03772J



MORETON BAY COLLEGE



MORETON BAY BOYS' COLLEGE



08:20-10:30

10:30-11:05

11:05-12:45

12:45-13:20

13:20-15:30

1)	16/07/2025 <b>Wed</b>	Departure 建議航班: 華航 CI 53 23:55pm 桃園國際機場 起飛		
2)	17/07/2025 <b>Thu</b>	Arrived at Brisbane 10:35am / Welcome to Moreton Bay Colleges 抵達 迎新日 參觀摩頓灣學院	Lunch 師生午餐 談天說地	Homestay Handover & Greeting 與寄宿家庭相見歡
3)	18/07/2025 <b>Fri</b>	MBC 中學英文HSP課程 The Wild Wildlife of Australia – Marine animals 認識澳洲的野生生物 – 海洋生物	Lunch 師生午餐 交流時間	MBC 中學英文 HSP課程 The Wild Wildlife of Australia – Marine animals 認識澳洲的野生生 物 – 海洋生物
4)	19/07/2025 <b>Sat</b>	Movie World + Bond University 華納兄弟電影世界 + 參觀黃金海岸邦德大學 (著名的法律系、建築系、物理治療系)		
5)	20/07/2025 <b>Sun</b>	Currumbin Wildlife Sanctuary Excursion (Queensland Tourism Industry Council's Major Tourist Attraction Award in 2023) 參觀黃金海岸 可倫賓野生動物保護區/ 無尾熊近距離接觸/ 澳洲比利茶/ 原民表演秀/ 各式各樣的澳洲動物 榮獲2023年澳大利亞昆士蘭州最佳旅遊勝地獎		
6)	21/07/2025 <b>Mon</b>	MBC 中學英文HSP課程 What makes Australia Unique: History, Geography and Beach Life 學習澳洲的獨特之處: 歷史、地理與海灘生活	Lunch 師生午餐 談天說地	Sports and Team Games (Basketball / Cricket) 運動和團隊 (籃球/ 板球)
7)	22/07/2025 <b>Tue</b>	Botanic Gardens/ QUT Parliament House and City Hall 參觀植物園、昆士蘭科技大學QUT 國會大廈和布里斯本市政府		Visit Australian Supermarket 逛有趣的澳洲超市
8)	23/07/2025 <b>Wed</b>	MBC 中學英文HSP課程 The Art and Culture, history of Australia's First Peoples 了解歷史, 體驗澳洲原住民的藝術與文化	Lunch 師生午餐 交流時間	MBC 中學英文 HSP課程 Indigenous Workshop – Art 原住民工作坊 – 藝術
9)	24/07/2025 <b>Thu</b>	DRONE Coding <b>STEM</b> Punks 無人機STEM (澳洲學生共學)	Lunch 師生午餐 談天說地	Graduation- Certificate 畢業典禮
10)	25/07/2025 <b>Fri</b>	Mt Coot-tha + UQ and send English Postcard at UQ Post Office 參觀庫薩山和昆士蘭大學(世界排名40, 著名科系有醫學系、教育系、礦業工程、環境工程, 指導學生寫英文明信片問候家人)  Homestay & Departure 與寄宿家庭道再見續友誼		
11)	26/07/2025 <b>Sat</b>	Arrival 建議航班: 華航 CI 54 05:45am 抵達 桃園國際機場 歸國		



Moreton Bay  
College



Moreton Bay  
Boys' College



## Brisbane / Gold Coast, Australia

洽詢專線 **02 27661388**  
[www.amecnews.com](http://www.amecnews.com)





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A business card for ETS (Eminent Travel Service). The card features the ETS logo and the text '尊榮假期'. Below the logo, it reads '尊榮國際(綜合)旅行社' and 'EMINENT TRAVEL SERVICE CO.LTD.'. The card also lists the contact information for Bryan Chuang, Chief Operating Officer, including his Line ID, mobile number, email, telephone, fax, and tax ID number. The address is 806 Kaohsiung City, Taiwan, R.O.C.

尊榮國際(綜合)旅行社  
EMINENT TRAVEL SERVICE CO.LTD.  
南區營運中心 營運長 / Chief Operating Officer  
莊清發 Bryan Chuang  
LINE ID: bryan3747  
Mobile: (886) 0932-726-121  
E-mail: bryan@etsgo.com.tw  
Tel: (886) 07-332-6888  
Fax: (886) 07-332-7888  
Tax ID number: 42643737  
806 高雄市前鎮區中山二路91號13樓之8  
13F.-8, No.91, Zhongshan 2nd Rd., Qianzhen Dist.,  
Kaohsiung City 806, Taiwan, R.O.C

本團機票安排統一由  
ETS尊榮假期  
Bryan莊 營運長親自主理  
Line ID:bryan3747

感謝尊榮假期支援AMEC本次活動  
經辦機票送學員網卡, 敬請聯繫!  
特賀 ETS 尊榮假期獲第12屆國際金旅獎



# 退訂/取消政策

- 報名後因故不能參加活動時，請儘早告知確認；若於出發前41天取消訂單，需收取旅遊費用全額5%手續費；
- 於出發前31天至40天取消訂單，需收取旅遊費用全額10%手續費；於出發前21至30天取消訂單，需收取旅遊費用全額20%手續費；
- 於出發前2至20天取消訂單，需收取旅遊費用全額30%手續費；於出發前1天取消訂單，需收取旅遊費用全額50%手續費；
- 於出發當天取消訂單、集合逾時、因個人因素私自脫隊、及未通知不參加者恕不退費。
- 若旅行社為履行契約已支出之費用超過上述規定時，旅客須就旅行社之實際支出支付取消費。
- 收取手續費標準依國外旅遊定型化契約書內容為主。

# 團務校規政策

- 本團活動由Moreton Bay Colleges統籌學習活動安排，因涉及澳洲當地學生參與的共學課程以及各地參訪重要行程，因此本團不受理脫團服務；如有家長欲同行共遊需自行安排其他飯店住宿。
- 本公司將致贈遊學背包以方便出遊團體識別，請參團學生務必使用。
- 為確保學生個人衛生清潔，請學員們準備自己的貼身清潔用品。
- 本遊學團投保澳洲Allianz 安聯旅遊保險及富邦旅遊平安險

**Brisbane / Gold Coast, Australia**

洽詢專線**02 27661388** 報名請掃

[www.amecnews.com](http://www.amecnews.com)

# 新快樂旅綜+

## 個人旅遊+六大海外旅行不便險

### 旅行平安保險

因意外所致失能或死亡時給付身故保險金/失能保險金。

### 傷害醫療費用保險

因意外傷害事故所致，本公司就其超過全民健保給付部份之實際醫療費用，於保額限度內，給付保險金。

### 海外突發疾病醫療健康保險

契約生效前180天以內未曾接受治療之疾病，且須於海外醫療機構接受門診或住院診療者。

※被保險人依中華民國傳染病防治法第三條規定所稱之傳染病所生之住院、門診費用，本公司不負給付海外突發疾病之各項醫療保險金的責任。

※被保險人以乘客身分搭乘領有載客執照之交通工具，該交通工具之預定抵達時刻係在本公司賠償責任期間範圍內，因故遲延抵達而非被保險人所能控制者，無論是否有超出保險期間，本公司賠償責任期間自動延長至被保險人終止乘客身分時為止，但延長之期間不得超過二十四小時。

### 行動電話被竊損失保險

因強盜、搶奪及竊盜導致被保險人所有之行動電話滅失時，依約定給付保險金。(賠償責任期間內以給付一次為限)

### 食品中毒補償保險

於保期內經醫師診斷為食品中毒並出具診斷書者，本公司依約定給付保險金。

### 緊急救援費用保險

因承保事故，導致之搜索救助費用(包含緊急醫療轉送，如：直升機、救護車等)、前往處理之交通住宿與餐飲費用、移送費用、安排子女返國費用、喪葬費用、因住院所衍生國際電話費、日常生活用品等等，於保額限度內，給付保險金。

### 改降非原定機場費用保險

因其所搭乘之飛機起飛後改降非原定降落機場者(但不包括加油、臨時停靠或返回起飛機場)定額給付保險金。(賠償責任期間內以給付二次為限)

### 居家竊盜損失補償保險

旅行期間保險單所載明住所地址之住宅建築物及其內動產，因遭遇竊盜事故而致損失，定額給付保險金。

### 居家火災臨時住宿補償保險

旅行期間保險單所載明住所地址之住宅建築物及其內動產，因火災、爆炸、閃電雷擊之事故導致該住宅建築物或其內之動產損失，定額給付保險金。

## 六大海外旅行不便險



### 1 班機延誤保險(定額型)

以乘客身分所搭乘之定期航班較預定出發時間延誤4小時以上者，本公司依約給付保險金。

※賠償責任期間內以給付二次事故為限。



### 4 旅行文件損失保險(定額型)

於海外旅行期間內，因本次旅程使用之旅行文件(護照、簽證等文件)被強盜、搶奪、竊盜或遺失時，本公司依約給付保險金。



### 2 行李延誤保險(定額型)

於海外旅行期間內，其隨行託運並取得託運行李領取單之個人行李因公共交通工具業者之處理失當，致其在抵達目的地六小時後仍未領得時，本公司依約給付保險金。

※被保險人於返回中華民國境內機場之行李延誤，本公司不負理賠責任。



### 5 旅程取消保險

預定海外旅程開始前七日至海外旅行期間開始前，因承保事故致其必須取消預定之全部旅程，對於被保險人無法取回之預繳團費、交通、住宿及票券之費用，本公司依約負理賠之責。

※要保人或被保險人向本公司申請訂立保險契約時已發生之事故，本公司不負理賠責任。



### 3 行李損失保險(定額型)

於海外旅行期間內，因承保事故致其置於行李箱等類似容器內之個人物品遭受毀損或滅失，本公司依約給付保險金。

※賠償責任期間內以給付二次為限。



### 6 旅程更改保險

於海外旅行期間內，因承保事故致其必須更改原預定旅程所增加之交通或住宿費用，本公司依約對被保險人負理賠之責。

※所增加之交通或住宿費用，以原預定之交通及住宿同等級之費用為限。

★本內容簡介僅供參考，本保險商品一切權利義務悉依保單條款為準，本公司保留承保與否之權利

### 旅遊小叮嚀

1. 申根區包含以下34個國家及2地區：安道爾、奧地利、比利時、保加利亞、克羅埃西亞、捷克、賽普勒斯、丹麥、愛沙尼亞、芬蘭、法國、德國、希臘、匈牙利、冰島、義大利、拉脫維亞、列支敦斯登、立陶宛、盧森堡、馬爾他、摩納哥、荷蘭、挪威、波蘭、葡萄牙、聖馬利諾、羅馬尼亞、斯洛伐克、斯洛維尼亞、西班牙、瑞典、瑞士、教廷、丹麥格陵蘭島、丹麥法羅群島。  
資料來源：中華民國外交部
2. 若您洽公或旅遊至申根國家者，務必隨身攜帶富邦產物保險開立之「**申根地區醫療旅遊保險英文投保憑證**」。
3. 富邦產險開放非申根國亦可選擇投保「**醫療加值型**」計畫。



## SOS 海外緊急救援服務

(海外直撥付費電話+886 2 25636292)

★針對緊急醫療轉送、轉送回國、遺體/骨灰運送回國或當地禮葬投保「兒童國外、計畫一、計畫二」：

→每次事故補償上限10,000美元。

投保「兒童國外醫療加值、計畫三、計畫四」：

→每次事故補償上限30,000美元。

★另提供其它醫療服務諮詢、旅遊協助、法律協助等多達32項服務

※上述服務安排是由香港商國際奧思禮有限公司(國際SOS)提供，提供，服務內容依該公司公布為準，富邦產險並非服務提供者，衍生之相關費用仍須由使用者自行付費。



消費者投保前應審慎瞭解本保險商品之承保範圍、除外不保事項及商品風險。本保險所稱之「**住院**」，係指被保險人經醫師診斷其疾病或傷害必須入住醫院，且正式辦理住院手續並確實在醫院接受診療者，包含精神衛生法第三十五條所稱之日間留院。保險公司辦理理賠作業於需要時會參據醫學專業意見審核被保險人住院之必要性。

公開資訊：對於您的個人資料，我們有嚴格的保密措施，以維護您的隱私權，有關本公司資訊公開說明，歡迎利用網際網路至本公司網站www.fubon.com查詢。

消費者於購買前，應詳閱各種銷售文件內容，本商品之預定費用率(預定附加費用率)最高40%，最低39%；如要詳細了解其他相關資訊，請洽本公司業務員、服務據點(免付費電話：0800-009888)或網站(網址：www.fubon.com)，以保障您的權益。

地址：台北市中山區遼寧街179號(7-14樓)





## 商品組合

※針對未滿15足歲之被保險人，本保險契約無提供意外死亡之喪葬費用保險金。

單位：新台幣/元

承保範圍	國外旅遊適用			國外旅遊醫療加值型或申根適用				
	兒童國外 (未滿15足歲)	計畫一	計畫二	兒童國外 醫療加值 (未滿15足歲)	計畫三	計畫四		
身故及失能保障	-	200~500萬	600~1,500萬	-	200~500萬	600~1,500萬		
旅行平安保險	傷害醫療費用保險	期內最高	20萬	20~50萬	60~100萬	150萬		
	海外突發疾病 醫療健康保險	期內最高	20萬	同傷害醫療保險金		150萬		
	住院醫療費用保險 門診醫療費用保險	期內最高	最高以住院醫療費用保額 X 5% 為限			最高以住院醫療費用保額 X 5% 為限		
安心個人 旅行綜合 保險-甲型	個人責任保險(自負額2500元)	期內最高	100萬	100萬	100萬	100萬	100萬	
	緊急救援費用保險	期內最高	100萬	150萬	150萬	300萬	300萬	
	居家火災臨時住宿補償保險	定額給付	-	2萬	2萬	-	3萬	
	居家竊盜損失補償保險	定額給付	-	2萬	2萬	-	2萬	
	改降非原定機場費用保險	定額給付2次為限	-	5千/次	5千/次	5千/次	7千/次	
享樂個人 海外旅遊 不便險	旅程取消保險	期內最高	5萬	6萬	10萬	6萬	6萬	
	班機延誤保險(延誤達4小時以上)	定額給付2次為限	每四小時3千 每次最高6千	每四小時5千 每次最高1萬	每四小時7千 每次最高1.4萬	每四小時5千 每次最高1萬	每四小時5千 每次最高1萬	
	旅程更改保險	期內最高	5萬	6萬	10萬	6萬	6萬	
	行李延誤保險(延誤達6小時以上)	定額給付	3千/次	6千/次	1萬/次	6千/次	6千/次	
	行李損失保險	定額給付2次為限	3千/次	6千/次	1萬/次	6千/次	6千/次	
	旅行文件損失保險	定額給付	5千/次	5千/次	6千/次	5千/次	6千/次	
安心遊個人 旅行綜合保險	食品中毒補償保險	定額給付	3千/次	6千/次	6千/次	6千/次	6千/次	
	行動電話被竊損失保險	期內最高給付1次為限	-	-	-	-	2千/次	
SOS海外緊急 救援服務	緊急醫療轉送、轉送回國、遺體/ 骨灰運送回國或當地禮葬	每次事故	贈送10,000美元			贈送30,000美元		

※計畫一至計畫二之"傷害醫療費用保險"保額以每10萬為一級距，且最高為"身故及失能保障"保額之10%。

※富邦產險開放非申根國(如美國、日本、韓國等等)亦可選擇投保「醫療加值型」計畫。



## 費率表

註：如需投保其它保額或天數者，請向業務人員洽詢。

單位：每人 / 新台幣

計畫別	國外旅遊適用					國外旅遊醫療加值型或申根適用					
	兒童國外	計畫一			計畫二	兒童國外 醫療加值	計畫三		計畫四		
適用年齡(歲)	未滿15足歲	請依投保規則				未滿15足歲	請依投保規則				
身故及失能	-	200萬	500萬	600萬	1,500萬	-	200萬	500萬	600萬	1,500萬	
傷害醫療費用保險	20萬	20萬	50萬	60萬	100萬	150萬	150萬	150萬	150萬	150萬	
海外突發疾病	20萬	20萬	50萬	60萬	100萬	150萬	150萬	150萬	150萬	150萬	
投保 天數	2天	220	357	571	705	1,123	843	911	1,003	1,097	1,361
	3天	237	383	616	761	1,215	917	990	1,090	1,192	1,477
	4天	273	443	746	918	1,507	1,120	1,213	1,344	1,459	1,830
	5天	313	507	879	1,079	1,804	1,327	1,441	1,602	1,732	2,189
	6天	333	542	944	1,156	1,938	1,425	1,547	1,720	1,859	2,351
	7天	356	580	1,011	1,236	2,074	1,527	1,657	1,843	1,990	2,516
	8天	370	602	1,051	1,286	2,149	1,581	1,717	1,911	2,065	2,607
	9天	385	631	1,098	1,342	2,232	1,640	1,784	1,986	2,147	2,705
	10天	400	654	1,138	1,391	2,306	1,692	1,842	2,052	2,219	2,793
	11天	415	679	1,178	1,442	2,383	1,745	1,901	2,119	2,293	2,882
	12天	433	709	1,226	1,498	2,464	1,804	1,967	2,193	2,373	2,978
	13天	446	734	1,268	1,548	2,541	1,860	2,030	2,264	2,449	3,070
	14天	463	763	1,314	1,602	2,620	1,919	2,095	2,337	2,527	3,164
	15天	479	788	1,358	1,655	2,708	1,983	2,165	2,415	2,611	3,270
	16天	495	816	1,405	1,714	2,803	2,053	2,241	2,499	2,704	3,385
	17天	512	841	1,448	1,768	2,891	2,115	2,309	2,575	2,787	3,490
	18天	529	873	1,498	1,828	2,986	2,186	2,388	2,661	2,881	3,605
	19天	545	899	1,542	1,880	3,073	2,252	2,460	2,741	2,965	3,711
	20天	563	928	1,589	1,937	3,165	2,321	2,535	2,824	3,055	3,823



## 投保規則

註1：本公司保留承保與否之權利，其它未盡詳細事項悉依保單條款辦理。

註2：若至申根公約國旅遊者則需開立「申根地區醫療旅遊保險英文憑證」，請於出發前7個工作天辦理旅平險投保。

年齡	未滿15足歲	滿15足歲~ 未滿20歲	滿20歲~ 未滿70歲	滿70歲~ 未滿75歲	滿75歲~ 未滿80歲
旅行平安保險—身故及失能保障	-	500萬	1,500萬	500萬	300萬
傷害醫療費用保險	國外旅遊適用	20萬	50萬	100萬	50萬
	國外旅遊醫療加值型或 申根適用	150萬	150萬	150萬	150萬
海外突發疾病醫療健康保險 住院醫療費用保險	國外旅遊適用	20萬	50萬	100萬	50萬
	國外旅遊醫療加值型或 申根適用	150萬	150萬	150萬	150萬

商品核准名稱：富邦產物旅行平安保險、富邦產物海外突發疾病醫療健康保險、富邦產物安心個人旅行綜合保險-甲型、富邦產物個人旅行綜合保險改降非原定機場費用保險、富邦產物享樂個人海外旅行不便保險、富邦產物安心遊個人旅行綜合保險、富邦產物傷害保險恐怖主義行為保險限額給付附加條款。

商品核准文號：104.03.13富保業字第1040000380號函備查、113.05.22富保業字第1130002135號函備查、98.01.16(98)富保研發個字第002號函備查、111.10.03富保業字第1110018301號函備查、113.06.18富保業字第1130002497號函備查、113.05.14富保業字第1130001966號函備查、113.05.14富保業字第1130001965號函備查、110.08.04富保業字第1100001835號函備查。

給付項目：身故/喪葬費用保險金、失能保險金、傷害醫療費用保險金、海外突發疾病住院醫療保險金、海外突發疾病門診醫療保險金、旅程取消、班機延誤、旅程更改、行李延誤、行李損失、旅行文件損失、個人責任保險金、緊急救援費用保險金、居家火災臨時住宿補償保險金、居家竊盜損失補償保險金、改降非原定機場費用保險金、行動電話被竊損失保險金、食品中毒補償保險金。

※給付範圍限保單首頁所載之承保項目為限※



# Short Stay Visitors Cover

Hospital & Medical cover to help protect you within Australia

This cover includes a benefit for General Practitioner (GP) and specialist appointments at any private practice in Australia, as well as cover for most inpatient hospital treatment for new conditions when you're admitted in many public and private hospitals across Australia. This cover is designed for under 50s coming to Australia for short-term work or study. This policy does not include cover for pre-existing conditions.



## Low Hospital

### Product Availability

NSW & ACT

This policy is available for all states of Australia.

### Provides cover for

Single - only one person.





### Base premium before any rebate or discount

\$53.13 per month including GST

## Policy Information

This document provides general information and guidance about the product, including an overview of what is and is not covered, comparative 'base' premium and example benefits. The information in this document should be read in conjunction with Bupa's Important Information Guide, fund and policy rules. For more information and to discuss your specific needs, please contact us.

## Get in touch

-  Call us on 134 135
-  Visit [bupa.com.au](https://bupa.com.au)
-  Log into [mybupa.com.au](https://mybupa.com.au)
-  Visit your nearest Bupa Store

## Call us first

If you're planning treatment, call us first so we can discuss your options, work out what you're covered for and check that you've served any relevant waiting periods. This can help you avoid any unnecessary out-of-pocket expenses and allow you to make more informed choices and be confident about what to expect when using your cover.

Other important information you should know can be found in our Important Information Guide and our Overseas Visitors Rules - (Visiting Cover). Visit [bupa.com.au](https://bupa.com.au), call us on 134 135 or drop by your local Bupa store to obtain your copy of the guide and rules.





# Hospital Cover

## Short Stay Visitors Cover

Provides benefits towards doctors' fees, including if you're admitted to hospital, and helps pay for hospital accommodation costs.

### This policy includes cover for\*

#### Hospital & medical services

- ✓ Rehabilitation
- ✓ Hospital psychiatric services
- ✓ Palliative care
- ✓ Blood
- ✓ Bone Marrow transfusion or transplant
- ✓ Eye (not cataracts)
- ✓ Ear, nose and throat
- ✓ Bone, joint and muscle
- ✓ Joint reconstructions
- ✓ Joint replacements (other than Hip and Knee)
- ✓ Organ Transplant
- ✓ Dialysis for chronic kidney failure
- ✓ Hernia and appendix
- ✓ Heart and vascular system
- ✓ Gynaecology
- ✓ Miscarriage and termination of pregnancy
- ✓ Male reproductive system
- ✓ All other Medicare recognised services

#### Out of hospital medical services

- ✓ GP consultations
- ✓ Specialist consultations
- ✓ Pathology (e.g. blood tests)
- ✓ Radiology (e.g. x-ray scans)
- ✓ Allied health services
- ✓ Outpatient psychiatric services
- ✓ Selected pharmacy items

### This policy does not include cover for\*

#### Hospital & medical services

- ✗ Cataracts
- ✗ Joint replacements (Hip and Knee)
- ✗ Pregnancy and birth
- ✗ Assisted reproductive services
- ✗ Plastic and reconstructive surgery (medically necessary)
- ✗ All cosmetic surgery

#### Out of hospital medical services

- ✗ Outpatient pregnancy services
- ✓ **Included Service**  
Benefits for this treatment or service are included on this cover. Further details on what costs are covered are outlined in this document.
- ✗ **Excluded Service**  
This treatment or service is not included on this cover, and no benefits will be paid.

### Waiting Periods

A waiting period is the time when you are not covered for a particular service. It starts on the date that you enter Australia or the date that you start your membership, whichever is the later date. Once you have completed your waiting period, you will receive the benefits listed under your level of cover for that service.

<b>12 months</b>	for palliative care, rehabilitation and psychiatric treatments
<b>No waiting period</b>	for all other treatments

### Ambulance

You are covered for an uncapped number of emergency ambulance transportation and on-the-spot treatment by our recognised providers in each state of Australia. Please note: You will not be covered for any non-emergency ambulance services. For more, see the Important Information Guide

### Excess

You will have to pay an excess of \$250 per admission. This is limited to a maximum of \$250 per person and \$250 per policy per year. This excess is based on calendar year, and applies for all hospital admissions, including overnight admission or day procedures.

### Hospital Costs

Bupa has agreements with private hospitals to help provide certainty on costs when admitted to hospital for included services. For more detail about the types of hospital arrangements Bupa has please visit [bupa.com.au/find-a-provider](http://bupa.com.au/find-a-provider)

### Pre-existing condition

This cover does not provide any benefits for pre-existing conditions. A pre-existing condition is any condition, ailment, or injury, that you had signs or symptoms of during the six months before you joined or upgraded to a higher level of cover with us. It is not necessary that you or your doctor knew what your condition was, or that the condition had been diagnosed. For more information about pre-existing condition, please refer to the Important Information Guide: [bupa.com.au/visitors-info](http://bupa.com.au/visitors-info)

### Network Hospitals

At all agreement hospitals in Bupa's network, receive cover for accommodation, intensive care and theatre fees for included services. In addition to our Network Hospitals, other agreements include:

#### Members First Hospitals

Get complimentary local calls, TV usage and a daily newspaper. Access to a single room if booked and requested at least 24 hours prior to admission or get \$50 back from the hospital per night (subject to conditions).

#### Members First Day Hospitals

No out-of-pocket expenses for inpatient medical fees charged by a surgeon, anaesthetist or other specialists when admitted to hospital for included services.

#### Fixed Fee Hospitals

At a small number of Network Hospitals, an additional set amount or 'fixed fee' may be charged by the hospital per day, capped at a maximum amount for overnight stays. The daily fixed fee amount may vary based on the hospital and is in addition to any excess or co-payment.

### Non-agreement/other hospitals

If admitted to a private hospital Bupa does not have an agreement with, the benefit will only partially cover the cost and there are likely to be significant out-of-pocket expenses. Payment may be required upfront for accommodation, doctor's services (including diagnostic tests), surgically implanted prostheses and personal expenses. Some benefits may be claimed back from Bupa for these items.

### Medical Costs

Medical costs are fees charged by doctors, surgeons, anaesthetists or other medical specialists for treatment. For included services on this policy, Bupa will pay benefits toward medical costs both in hospital and out of hospital.

### Visa Types

This product is available to you if you are a single or couple under 50 years old and visiting Australia to work temporarily or study, and your visa doesn't require Overseas Student Health Cover (OSHC). Please note: If you are applying for a working visa, this cover does not meet the 'adequate health insurance' requirement as set out by the Department of Home Affairs. Please contact us for a full list of visa types this cover is suitable for.

\* The services provided under our health insurance policies are defined and these defined terms may not have their ordinary meaning. For more information about what is covered under a treatment or service, contact us or go to [bupa.com.au/glossary](http://bupa.com.au/glossary)



### Things you should know

#### How you are covered

##### Agreement Hospitals

When admitted to a Members First, Network or Public hospital, you will be covered for inpatient hospital charges including:

- Accommodation for overnight or same-day stays
- Operating theatre and intensive care fees
- Supplied pharmaceuticals approved by the Pharmaceutical benefit scheme (PBS) and provided as part of your inpatient hospital treatment
- Physio, occupational therapy, speech therapy and other allied health services as part of your inpatient hospital treatment
- Surgically implanted prosthesis listed on the Australian Government Prostheses List up to the approved benefits
- If admitted into hospital, reimbursement on emergency department fees charged at any private or public hospital including administration fees
- Private room where available and clinically appropriate<sup>^</sup>

##### Medical Costs in Hospital

If your chosen doctor does not use the Bupa Medical Gap Scheme, Bupa will cover up to 100% of the Medicare Benefits Schedule (MBS) fee for associated medical costs, including any inpatient diagnostic tests (pathology and radiology) recognised by Medicare and considered medically necessary.

If your doctor or specialist charges more than the benefit, you will need to pay the remaining balance, often called a 'gap.'

##### Medical Costs out of Hospital

You are covered for:

- Medical costs when treated by a General Practitioner (GP) or specialist in private practice Australia-wide, or at a hospital without being admitted, covered up to 100% of the Medicare Benefits Schedule (MBS) fee. This is the amount determined by the Australian Government for a specific service for Australian residents.
- Most diagnostic tests recognised by Medicare as medically necessary (e.g. pathology, radiology).
- We will determine the appropriate MBS item number for the service that has been provided, which may, in limited cases, be different from the item number provided. This can mean the amount we cover is lower than the benefit for the item number on your treatment bill, and there may be an additional cost to you.
- Outpatient medical services provided by an allied health provider (e.g. psychologist, optometrist, physiotherapist) where a Medicare benefit would be payable for an Australian resident.

If your doctor or specialist charges more than the above benefit, you'll need to pay the remaining balance, often called a 'gap'.

<sup>^</sup>Conditions apply, contact us for details

#### When you might have to pay

##### Hospital Costs

Situations when you are likely not to be covered or may incur significant additional expenses include:

- During a waiting period.
- When specific services or treatments are a restricted cover or excluded from your level of cover
- For surgically implanted prostheses not on the Australian Government Prostheses List, or for charges above the approved benefits for prostheses on the List
- Hospital treatment not recognised by Medicare.
- Treatment at a non-agreement private hospital
- Hospital treatment provided by a practitioner not authorised to provide that treatment
- When in hospital for 35 days and you have been classified as a 'nursing home type patient'.
- Benefits for pharmaceuticals supplied upon discharge from the hospital. (Note whilst this will not be payable under hospital costs, in some circumstances, discharge medication may be covered under Pharmacy)
- Non-Pharmaceutical Benefit Schedule (PBS) high-cost drugs.
- When choosing to use any allied health provider other than the hospital's practitioner for services that are part of inpatient treatment (e.g. chiropractors, dietitians or psychologists)
- Where compensation, damages or benefits are covered by another source (e.g. Workers Compensation)
- Any treatment or services rendered or organised outside Australia.
- For any treatment costs for a pre-existing condition.

##### Medical Costs

You will not be covered for:

- Medical services for surgical procedures performed by a dentist, podiatrist, podiatric surgeon or any other practitioner or service that is not eligible for a rebate by Medicare
- Costs for medical examinations, x-rays, vaccinations or any treatment required for obtaining a visa to enter Australia, change in visa or application for permanent residency.

#### How you might reduce costs

##### Bupa Medical Gap Scheme

The Bupa Medical Gap Scheme is designed to remove or reduce the costs you pay for your treatment in hospital. Where a doctor chooses to use the Scheme for your treatment, they agree to only charge up to a certain fee. Bupa then pays a much higher amount than we normally would to help cover the extra cost.

If a doctor uses the no-gap option, Bupa covers all of the extra charges, so you pay nothing for that doctor's medical fees.

Otherwise, for each doctor choosing to use the Medical Gap Scheme, the most you'll pay is up to \$500 out-of-pocket on medical costs.

Each doctor involved in your treatment can choose to use the Bupa Medical Gap Scheme for your admission in a Public Hospital, or a Private Hospital with which Bupa has an agreement.

See [bupa.com.au/medicalgapscheme](http://bupa.com.au/medicalgapscheme) for more.

##### Members First Day Hospitals

If you are treated in a Members First Day Hospital, there are no out-of-pocket costs for inpatient medical treatment (Not available in NT). Any co-payment or excess as part of your cover will still apply.

## Get more from your cover with Bupa

#### Pharmacy

Selected pharmacy items including medication prescribed to you when leaving hospital. You'll receive up to \$50 per script item, up to \$300 per person per calendar year, after you pay the Pharmaceutical Benefit Scheme (PBS) patient co-payment fee. This is provided if the pharmacy items are PBS listed and the usage is approved by the Therapeutic Goods Administration (TGA).

#### Travel and Accommodation

Helps cover the cost of travel for essential medical or hospital treatment not available close to home, where the total return distance is 200 kilometres or more from where you live. Up to \$100 per person, per trip for travel expenses and \$50 per night up to \$150 per person, per trip for accommodation. 2 month waiting period and eligibility criteria apply.

#### Overseas Health Advice Line

If the unexpected happens while you're in Australia or travelling overseas, our 24-hour health advice line can provide you with phone-based information including advice about medical problems, nearest medical facilities and translation services. Plus, if you're planning a trip overseas, you can get pre-departure medical information on the countries you are visiting. Just call +61 3 9937 3999 or look for the number on the back of your Bupa card.

#### Life Rewards

It's our way of saying thanks for doing life with Bupa. With Life Rewards, the more life we share, the more rewarding it gets. Member-only offers, discounted eGift Cards, dining discounts, and competitions are just the beginning. Visit [bupa.com.au/liferewards](http://bupa.com.au/liferewards) to find out more.

#### What to do if you are sick

If it is an emergency, a serious illness or injury that poses an immediate risk to your life, you can call 000 (triple zero) for an ambulance or go direct to a hospital emergency department. If your illness or injury is not immediately life-threatening but requires treatment or advice from a medical professional, you can visit your nearest doctor (General Practitioner or GP). If you have a common illness or a minor injury, you can visit a pharmacy to seek general medical advice or buy non-prescription medication. Visit [bupa.com.au/ovcvideo](http://bupa.com.au/ovcvideo) to learn more.