

Overseas Student Health Insurance

Health cover that is as Australian as it gets.

Help protect your health with Australia's leading health insurer, Medibank.

Why do I need Overseas Student Health Cover (OSHC)?

Planning the trip of a lifetime to study in Australia? You may need OSHC to meet your visa requirements and to help pay towards your medical costs in Australia. This is because you generally will not be eligible to receive benefits through Australia's publicly funded health care system, Medicare.

OSHC can help you reduce the cost of many medical services, including:

- Hospital accommodation and treatments
- General practitioner (GP) consultations
- Specialist services like x-rays and blood tests
- Prescription medications
- Emergency ambulance
- Most medical services in and out of hospital

OSHC can also give you greater control over when and where you can receive medical treatment, so you know you'll be well looked after while you're in Australia.



medibank
Live Better

How do I join?

Whether you're in Australia already or haven't left your home country yet, it's easy to join. To join, simply:



Speak with your education agent.



Call us:

131 148 (from within Australia)

+61 3 9862 1095 (from outside Australia)

Available Monday to Friday 8am–8pm

AEST (Australia is GMT+11 hours)



Go to a store:

medibank.com.au/locations



Go online:

medibank.com.au/oshc

Why choose Medibank OSHC Essentials?

Protecting your health and wellbeing.

Access to Online Doctor.

With Online Doctor, you can have an online consultation 24/7 with a qualified medical doctor through the OSHC app with no out of pocket costs for the consultation.¹

Reduce upfront medical payments.

Get access to the Medibank OSHC Direct Billing Network. One of Australia's largest networks, with around 2,500 health practitioners that bill Medibank directly for medical services and can reduce the amount you need to pay.²

Mental health support.

You'll have immediate access to Hospital psychiatric services even if it's treatment for a Pre-existing condition.

100% visa compliant cover.

Having OSHC is compulsory for most student visa holders, and our overseas health covers are designed to meet the visa health insurance requirements for studying or working in Australia.

Unlimited emergency ambulance cover.

We'll pay 100% of the cost towards unlimited emergency ambulance services Australia wide.³

We are here to help.

Easy to claim.

Make claims for most medical services through the Medibank OSHC app, online or at one of our many Medibank stores across Australia.

Student Health and Support Line.

Accessible for all OSHC members, you can receive telehealth advice around the clock from a registered nurse, counselling services and more. Our Student Health and Support Line can help you find a doctor, psychologist or hospital nearby.

We speak your language.

Our customer service team is fluent in a dozen languages, and has access to interpreter services in 150 more.

A local touch.

We've got the home advantage with Medibank stores all over Australia in city and regional locations.

Daily pricing.

Only pay for the days you need your health insurance for.

Travel and Pet insurance.

We offer a 15% discount on Travel insurance and a 10% discount on Pet insurance for Medibank OSHC members.



Student Rewards Plus.

With Medibank Student Rewards Plus you can access discounts, special offers and support to find work while studying in Australia.

Depending on their spend, Medibank OSHC members could get over \$650 in value in their first three months to help with the cost of student life and arriving in Australia.⁴

Note: Saving estimate is based on \$2,471 of expenditure over three months relating to a range of accommodation, technology, entertainment and other costs an international student may incur as of July 2025.



Need something extra from your health cover?

In Australia, some health services – like dental, optical and physio services – aren't covered by your OSHC. Eligible extras cover can help you keep on top of your health by lowering the out-of-pocket cost of these services. You can purchase Medibank extras policy on top of your existing Medibank OSHC.

Note: some benefits included in Extras products may also be included in your OSHC product (for example, Ambulance cover or non-PBS pharmaceuticals). Bear this in mind when buying Extras.



Cover for your entire Australian journey, wherever it leads.

If your visa status changes (for example, you are granted permanent residency or a 485 Temporary Graduate visa), Medibank has a range of health covers that can meet your new visa requirements or residence status.



Your family are our family.

Medibank also offers Overseas Visitor Health Cover for short-term stays and tourist visas. Friends and family can enjoy visiting you in Australia with the peace of mind they can get help towards the cost of medical treatments if they have an accident or get sick.

¹Medibank may pay benefits towards video/audio doctor consultations. Waiting times may vary depending on doctor availability. Online Doctor is offered on a trial basis and may be discontinued at any time. Online Doctor is provided through the Medibank OSHC app, which is currently not available to dependants (partners and children) on a policy; appointments for dependants on a policy must be booked by the primary policyholder, who will need to obtain consent to make the booking. Some referred services may involve out of pocket costs and waiting periods may apply.

²Direct billing health practitioners (e.g., general practitioners, pathology & radiology providers) are providers that have an agreement with Medibank OSHC to send the bill directly to Medibank. Out-of-pocket expenses may apply depending on whether your doctor charges more than the benefit payable under Medibank OSHC. Network current as of 2025 and subject to change.

³For ambulance attendance or transportation to a hospital where immediate medical attention is required and your condition is such that you couldn't be transported any other way. ⁴Access to offers and discounts may vary from time to time and subject to change at any time. For Medibank OSHC members only. T&Cs apply. Access via the Medibank OSHC app to find out more.