

essentials overseas student health cover_



Planning to study in Australia?



If you're planning the trip of a lifetime to study in Australia, you may need to arrange Overseas Student Health Cover (OSHC) to help pay towards your hospital and medical costs while you're studying. This is because you generally will not be eligible to receive benefits through Australia's publicly funded health care system, Medicare.



While having OSHC is compulsory for most student visa holders, it can also help pay towards hospital and medical services, a range of prescription medicines and emergency ambulance services that you may need while studying in Australia. It can 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 here.



We are Australia's leading health insurer and have a range of specially designed health cover options to meet your health insurance requirements for studying or working in Australia. For overseas students, we offer Essentials OSHC which is available in single, couple and family memberships and is 100% student visa compliant.

Why choose Medibank?

We are committed to providing our members access to Australia's high-quality health care system. We also offer a range of added value services which provide additional support during your time in Australia.

Easy to claim

Make claims for most medical services anytime, anywhere through the Medibank OSHC app or our Online Member Services. You can also submit your claim at one of our many Medibank stores across Australia.

100% visa compliant cover

We have a range of options that can meet the visa health insurance requirements for working or studying in Australia. If your visa status or health cover needs change, such as when moving onto a graduate visa, we can help find a cover that's more suitable.

Visit medibank.com.au/visa-cover to find out more.

24/7 Student Health and Support Line

Students are supported around the clock with telephone access to health advice from a registered nurse, counselling services, interpreter services, living in Australia support and more.

Call **1800 887 283** any time, day or night.

Unlimited emergency ambulance Australia-wide

We pay 100% of the cost for unlimited emergency ambulance services Australia-wide for ambulance attendance or transportation to a hospital where immediate professional attention is required and your medical condition is such that you couldn't be transported any other way.

Your trusted health partner

Medibank's Live Better provides regular health updates, including encouragement and motivation to help people live better, healthier lives. It's packed with lifestyle guides, health information, member offers, courses and so much more.

Visit medibank.com.au/livebetter to learn more.

We speak your language

Our multilingual customer service team is fluent in a dozen languages, along with access to telephone interpreter services in around 160 languages.

Australia's leading health insurer

We have over 200,000 people holding a range of visas among our 3.7 million members. Plus, with over 40 years of experience in looking after the health and wellbeing of millions of Australians and international visitors, you're in safe hands.

Large OSHC Direct Billing network

Enjoy access to over 1,000 health practitioners (e.g. general practitioners, pathology and radiology providers) in more than 300 locations across Australia who send the bill directly to us, helping to reduce or eliminate the upfront payment you would generally be required to make at the time of your appointment.*

*Out-of-pocket expenses may apply depending on whether your doctor charges more than the MBS fee for a consultation.

Overseas Student Health Cover (OSHC)

If you are studying in Australia on a student visa, Essentials OSHC can help pay towards the cost of a range of in-hospital procedures as well as out-of-hospital medical services, such as visits to a general practitioner (GP) or specialist services like x-rays. It can also help with the cost of a range of prescription medicines and eligible emergency ambulance services Australia-wide.#

Eligibility requirements

Essentials OSHC is intended for people who:

- Do not hold permanent resident status in Australia
- Are not eligible for full Medicare benefits, and
- Are/will be in Australia as:
 - An Overseas Student, or
 - An eligible Dependant of an Overseas Student.

In addition, Essentials OSHC may be suitable for Overseas Students who are exempt from needing to purchase OSHC but wish to supplement coverage provided to:

- Belgian students under a Reciprocal Health Care Agreement (RHCA) between Australia and Belgium
- Norwegian students insured under the Norwegian National Health Insurance Scheme, or
- Swedish students through Kammarkollegiet (the Swedish Legal, Financial and Administrative Services Agency).

See homeaffairs.gov.au for details of the exemptions to maintaining OSHC.

Essentials OSHC meets the Department of Home Affairs health insurance requirements, as set out in the Deed for The Provision of Overseas Student Health Cover (as amended from time to time) under which Medibank is a registered provider of OSHC.

#For 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.

Student visa subclasses

Essentials OSHC may be purchased by people who are or will be in Australia on the following student visa subclasses:

Visa subclass	Visa type
500	Student
570	Independent ELICOS Sector
571	Schools Sector
572	Vocational Education and Training Sector
573	Higher Education Sector
574	Postgraduate Research Sector
575	Non-Award Sector
576	Foreign Affairs or Defence Sector

Visa subclasses are subject to change by the government from time to time.

Call us on **134 148** if your visa subclass is not listed above.

In most cases, we'll email your OSHC Policy Certificate immediately after joining Essentials OSHC. This will help you submit your visa application as soon as possible.

Please note: The Australian Government charges Australian residents meeting certain criteria a surcharge to fund Australia's public health care system, the Medicare scheme. If you are required to pay the Medicare Levy Surcharge (MLS), OSHC is not a complying health insurance policy for MLS purposes. If you require a health cover to save you from paying the MLS, please contact us on **132 331**. If you are unsure whether the MLS applies to you please contact the Australian Taxation Office for more information on **132 861** or visit ato.gov.au

If you get sick

If you get sick, usually a general practitioner (GP) is the first point of contact unless it is an emergency.

You can visit a GP for more minor medical problems such as a stomach ache, cough or a fever. They can also prescribe medicine to treat your condition or refer you for a blood test, x-ray or to a specialist doctor if you need one. GP and specialist consultations may sometimes be referred to as outpatient or out-of-hospital medical services.

How does having Essentials OSHC help?



Medibank will pay towards out-of-hospital medical services, such as GP consultations, specialists fees (e.g. radiology, pathology) and Allied Health services, as long as the service is Included under your cover.

Medibank will also pay towards Included in-hospital medical costs (e.g. doctor's fees) if it's decided that you need to be admitted to hospital.

If the doctor charges more than the amount we pay, you'll need to pay the difference. This is often referred to as an out-of-pocket expense.

If you need medication

A pharmacy is the place to go if you need to get medication. Some medication can only be bought if you have been given a prescription from a doctor (GP or specialist).

The government's Pharmaceutical Benefits Scheme (PBS) provides Australian residents, as well as certain international visitors covered by a Reciprocal Health Care Agreement, with access to many prescription medicines at subsidised prices. However, most international visitors to Australia are not eligible under the PBS, which means they'll be required to pay the full price of the medication they need.

How does having Essentials OSHC help?




Essentials OSHC provides benefits towards the cost of eligible prescription medicines, see page 13.


If you need to go to hospital


You'll generally need to go to the hospital if you have a medical emergency or if you need an operation.

Australia has public hospitals (which are run by the government) and private hospitals. You can choose whether you would like to be treated in a public hospital or a private hospital.

How does having Essentials OSHC help?

 We help pay towards the cost of being treated as a private patient, in either a private or public hospital, for a range of hospital procedures and medical services.

 We pay 100% of the cost for unlimited emergency ambulance services Australia-wide for ambulance attendance or transportation to a hospital where immediate professional attention is required, and your medical condition is such that you couldn't be transported any other way.

 We have agreements with most private hospitals and day surgeries in Australia, called Members' Choice hospitals.

If you visit a Members' Choice private hospital, you'll generally get better value for money compared to a Non-Members' Choice private hospital, as long as the service you receive is included in our agreement with the hospital and is not Excluded under your cover, see pages 10-11.

What we pay towards if you go to hospital

Essentials OSHC helps pay towards the following when you are admitted to hospital for an Included service:



Private hospital accommodation at a Members' Choice hospital

- Overnight admissions in a shared or private room
- Same-day admissions, and
- Intensive care and theatre fees.

We also pay towards admissions at a Non-Members' Choice private hospital, but the benefits we pay will generally be lower and we may not pay towards all services (e.g. theatre fees and private rooms). You may have large out-of-pocket expenses if you visit one of these hospitals.

You should confirm prior to receiving treatment that your hospital provider is part of the Members' Choice network. To find your nearest Members' Choice hospital, visit [medibankoshc.com.au/find-provider](https://www.medibankoshc.com.au/find-provider). Members' Choice hospitals are subject to change from time to time and are not available in all areas.



Public hospital accommodation as a private patient

- Overnight admissions in a shared or private room
- Same-day admissions
- Intensive care and theatre fees, and
- Outpatient medical and postoperative services.



100% of the MBS fee for doctor's fees for Included in-hospital medical services when you are treated as a private patient. If the doctor charges more than the amount we pay, you'll need to pay the difference.



If you need to attend an accident and emergency department, we'll pay 100% of any facility fee charged by the hospital for attending their accident and emergency department.⁺



Surgically implanted prostheses and other items on the government's Prostheses List that form part of an Included service. Surgically implanted prostheses refers to surgically implanted items such as stents (for coronary arteries), grommets, artificial hips and knees, or titanium plates and screws (used in reconstructions or bone breaks). Out-of-pocket expenses may apply.

⁺The fee may not include all medical services provided and out-of-pocket expenses may apply such as for x-rays, blood tests and any charges raised by the doctor above the benefit we pay.

If you need to find a health provider

Use our Find a Provider search tool at medibankoshc.com.au/find-provider or let your phone's GPS guide you to your nearest health provider that we have an arrangement with via the Medibank OSHC app. You can search for providers by service (e.g. GPs, Hospitals, OSHC Direct Billing Clinics, after-hours doctor home visits).

How it works



Search for a provider

Search for a provider and we'll show you the details of our Members' Choice hospitals and OSHC Direct Billing Clinics.



Select your location

Simply enter your address or location and we'll show the details of the closest providers that we have an arrangement with.



Find the best way

A map with directions will show the provider's address and contact details, with suggestions on how best to get there, no matter how you travel.

How does visiting a Medibank OSHC Direct Billing provider help?

Medibank has a large network of OSHC Direct Billing providers across Australia. A Medibank OSHC Direct Billing provider is a health practitioner (e.g. GP, pathology or radiology provider) who has an agreement with Medibank to send the bill directly to us. This is to help reduce or eliminate the upfront payment you would normally be required to make at the time of your appointment. Depending on the doctor you see, you may experience an out-of-pocket expense which is not paid for by Medibank.*

Members' Choice hospital network

Medibank has entered into arrangements with most private hospitals and day surgeries in Australia. These relationships form the Medibank Members' Choice hospital network.


Members' Choice agreements are between Medibank and licensed, industry-accredited hospitals and day facilities whereby providers agree to provide their services to Medibank eligible members.

*Please ensure you confirm any out-of-pocket expenses you may have to pay prior to your consultation by contacting the Direct Billing provider. Remember to take your Medibank OSHC membership card and photo identification, such as your student ID card, with you to your next appointment.

What's included under Essentials OSHC

The following tables outline the Included and Excluded in-hospital procedures and out-of-hospital medical services under Essentials OSHC. You can purchase a Medibank Extras cover separately to help towards the cost of everyday health services, like dental and optical.

Hospital cover

 Hospital cover can help pay towards your treatment when you're admitted to hospital as a private patient. It also helps pay towards the cost of accommodation and medical services for Included services provided in hospital.

This table shows the in-hospital procedures that are Included ✓ or Excluded ✗ under Essentials OSHC.

Services that are Included or Excluded	Essentials OSHC
Rehabilitation	✓
Hospital psychiatric services	✓
Palliative care	✓
Brain and nervous system	✓
Eye (not cataracts)	✓
Ear, nose and throat	✓
Tonsils, adenoids and grommets	✓
Bone, joint and muscle	✓
Joint reconstructions	✓
Kidney and bladder	✓
Male reproductive system	✓
Digestive system	✓
Hernia and appendix	✓
Gastrointestinal endoscopy	✓
Gynaecology	✓
Miscarriage and termination of pregnancy	✓
Chemotherapy, radiotherapy and immunotherapy for cancer*	✓
Pain management	✓
Skin	✓
Breast surgery (medically necessary)	✓
Diabetes management (excluding insulin pumps)	✓
Heart and vascular system	✓
Lung and chest	✓

Services that are Included or Excluded	Essentials OSHC
Blood	✓
Back, neck and spine	✓
Plastic and reconstructive surgery (medically necessary)	✓
Dental surgery [^]	✓
Podiatric surgery (provided by a registered podiatric surgeon)+	✓
Implantation of hearing devices	✓
Cataracts	✓
Joint replacements	✓
Dialysis for chronic kidney failure	✓
Pregnancy and birth	✓
Assisted reproductive services	✗
Weight loss surgery	✓
Insulin pumps	✓
Pain management with device	✓
Sleep studies	✓

It's important to be aware waiting periods may apply, including a 12 month waiting period for Pre-existing Conditions and Pregnancy and birth services. See the Medibank OSHC Member Guide for more information.

Medibank does not pay towards cosmetic treatment or services without an MBS item. Under Essentials OSHC, we pay limited benefits towards pharmaceuticals. You may have large out-of-pocket expenses if you require high-cost drugs, such as those used in oncology (cancer treatment).

Waiting periods

A waiting period may apply when you join Medibank, or change your cover to include new or upgraded services. We won't pay benefits for any items purchased or services received while you are serving a waiting period.

*We will only pay towards cancer-related surgery related to an Included service under your cover.

[^]For Dental surgery performed by a dentist rather than a medical practitioner we only pay benefits towards hospital charges. If the surgery is performed by a medical practitioner and an MBS item number is billed, we will pay benefits towards the hospital and medical charges.

⁺For Podiatric surgery we only pay benefits towards hospital charges. There are no MBS items for podiatric surgery. This means we also don't pay any benefits towards the podiatric surgeon's fees under Hospital cover and you could incur significant out-of-pocket expenses.

Medical



Medical cover pays towards medical services listed on the MBS and provided by a doctor. It can include in-hospital medical services related to an admission such as surgeon and anaesthetist fees, or out-of-hospital services like GP consultations, specialist visits, blood tests and x-rays. It can also include Allied Health services billed with an MBS item number, such as eye checks and services related to chronic disease and mental health management plans.

This table shows the medical services that are Included under Essentials OSHC. You must pay any difference between the benefit we pay and the actual fee charged for the service.

For Included services	
We pay 100% of the MBS fee for:	In-hospital medical services provided as part of an Included service e.g. surgeon and anaesthetist fees.
	General practitioner (GP) consultations.
We pay 85% of the MBS fee for:	Other medical services provided out-of-hospital e.g. specialists, pathology and x-rays, except for Assisted reproductive services.
	Allied Health services billed with an MBS item number e.g. eye checks and services related to chronic disease and mental health management plans.

The Medicare Benefits Schedule (MBS) fee

The Medicare Benefits Schedule (MBS) is a list of all the medical services subsidised by the government for Australian residents, including visiting a GP or seeing a specialist, as well as the recommended fees for those services, known as the MBS fee.

Prescription medicines



Essentials OSHC provides benefits towards the cost of eligible prescription medicines. Benefits are payable only for prescription medicines prescribed by a doctor (GP or specialist) to treat an illness, injury or condition.

This table shows the contribution you'll be required to make and the amount we'll pay (up to your annual limit) for eligible prescription medicines.

For eligible prescription medicines	
Member contribution	\$30
Amount we'll pay (maximum per item)	up to \$70
Annual limit – Single membership	\$300
Annual limit – Couple/Family membership	\$300 per member / \$600 per membership

If the cost of the prescription medicine is higher than the benefit we pay, you must pay the difference.

We don't pay benefits towards prescription medicines for contraceptive or cosmetic purposes or for prescription medicines that relate to an Excluded service. It's important to note that you may have large out-of-pocket expenses if you need treatment that uses high-cost prescription medicines (e.g. prescription medicines used in cancer treatment).

Annual limits

An annual limit is the maximum amount of benefits payable per member and/or per membership, within a calendar year (1 January to 31 December)

Choose an Extras cover that suits you



Cover for everyday health services and items to help you stay healthy. Choose your cover based on the services you need and how much you'd like to claim back.

Healthy Start Extras

Simple, affordable Extras cover for singles and couples that's easy to understand.

Essential Extras 70

Fuss-free, affordable Extras cover that gives you access to some of the more common services to keep your health in check.

Growing Family Extras Only

Extras cover to help pay for out-of-hospital support services during pregnancy and after the birth.

Top Extras

Our highest level of Extras cover to help you, and your family, stay in tip-top shape from head to toe.

Extras cover for a better you

Dental, optical, physio, and more... there are so many ways to look after yourself. Medibank Extras cover helps out with general health services to keep you in tip-top shape.

What's Extras cover?

Extras cover gives you money back for everyday health services like dental, physio, optical and more. The amount you can claim back depends on the level of cover you have. Generally, the higher the level of cover, the higher your annual limit, and the higher percentage you can claim back. Plus, if you go to one of our Members' Choice providers, you generally get more back than when you visit a non-Members' Choice provider.

How much can you get back?

Depending on the Extras cover you choose, you could receive 60%, 70% or 85% back when you visit a Members' Choice provider, up to your annual limits. We also pay a fixed amount towards services when you visit a non-Members' Choice provider, up to annual limits.

Annual and lifetime limits

Most services listed in your Extras cover have an annual limit; this is the maximum amount we pay towards that service or item per member (and in some cases per membership) per calendar year. Annual limits reset every year on 1 January. Lifetime limits, on the other hand, apply once in your lifetime and don't reset once used up.

100% back on up to two dental check-ups every year

With Extras cover you get 100% back on up to two dental check-ups every year, including x-rays, at any Members' Choice Advantage dentist.* That's on top of your annual limit, so you can get your clean and check-up no matter how much dental you've already claimed.

Members' Choice providers

We've negotiated capped prices that Members' Choice Extras providers can charge, which generally means more money back in your pocket. You can still use a non-Members' Choice Extras provider, as long as they're recognised by Medibank, but you won't be able to take advantage of the capped pricing.

It's important to be aware that Medibank's Members' Choice and Members' Choice Advantage Extras providers are subject to change without notice, and are not available in all areas, so please check if they're a Members' Choice or Members' Choice Advantage provider before your treatment or service.

Find your nearest Members' Choice provider at medibank.com.au/memberschoice

Manage your Extras membership on the go







Manage your Extras membership anytime, anywhere with the Medibank app. It's where you can check extras balances, pay premiums, make claims on most extras, and update your details. It only takes two minutes to sign up, just search 'Medibank' in your app store or go to medibank.com.au/mobile to get started.

Waiting periods

Waiting periods may apply when you join us or change your cover to include new or upgraded items or services. We don't pay towards any items or services you receive while you're serving a waiting period.

*Members can claim a maximum of two 100% back dental check-ups per member, per year - either two check-ups at a Members' Choice Advantage dentist (including up to two bitewing x-rays per check-up where required), or a first check-up at a Members' Choice dentist (excluding x-rays) and a second check-up at a Members' Choice Advantage dentist. These check-ups do not count towards annual limits.

What do I need to know before my cover starts?

-  Unless you are switching your cover from another Australian health insurer, your Medibank OSHC should start from the date you expect to arrive in Australia, which should be the start date of your student visa. If you arrive on a date other than your expected date of arrival, please call us on **134 148** so our records can be changed to reflect the appropriate commencement date.
-  Benefits cannot be paid until Medibank has received your premium and you have arrived in Australia and activated your cover. If you pay your premium through your Agent, there may be a short delay before we receive it.
-  When you arrive in Australia, it's important you register for Online Member Services (OMS), or call us to let us know your arrival date in order to activate your cover and ensure you can use it when you need it. Medibank OSHC OMS is a convenient way of managing your membership online. You can register at **medibankoshc.com.au** or download the Medibank OSHC app.
-  If you are already in Australia and switching to Medibank OSHC from another health insurer you should ensure there's no gap in cover.
-  You can begin claiming when your membership has been activated and your relevant waiting periods are served.
-  If you are applying for a student visa, it is generally recommended that your cover starts at least one week and up to one month before the start date of your course, as stated on your Confirmation of Enrolment (CoE).

Premium

A premium is the amount you pay for your insurance cover.

How else can we help?



24/7 Student Health and Support Line

Medibank OSHC members can call **1800 887 283** for:

- Medical assistance from a registered nurse
- Counselling services
- Emergency legal advice
- Travel document assistance
- Health system guide
- Family and friends message service
- 'Living in Australia' support, and
- Interpreter service.



Medibank's GymBetter

Workouts are more affordable and accessible with discounted entry rates and no joining or cancellation fees.* Join through the GymBetter app and work out on your terms, it's as simple as that. Plus, if you're a Medibank member, you'll get an even better discount!



Medibank OSHC app

A convenient way of managing your membership on the go.

- Make claims for most medical services anywhere, anytime
- Access mental health support and counselling services like *1800 Respect* and *Beyond Blue*
- Turn your phone into your membership card
- Renew your cover (when you have less than six months left on your membership)
- Let your phone's GPS guide you to your nearest health provider that bills us directly, and
- Translate some features of the app into simplified Chinese.

We offer a 15% discount on travel insurance and a 10% discount on pet insurance for Medibank members.



Greater flexibility of who, where, and when



If you're admitted to hospital, it helps to be able to have some flexibility over which hospital you go to and who treats you. Plus, depending on your doctor you may be able to choose when you're admitted.

*Not all gyms within the partner network participate in the GymBetter program. Gym locations may also change from time to time. Check the Gymbetter app for participating gyms.

How do I join?

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



Call us

134 148 (from within Australia)

+61 3 9862 1095 (from outside Australia).

Available Monday to Friday 8.30am-6.30pm
AEST (Australia is GMT 11+ hours)



Go to a store

medibank.com.au/locations



Go online

medibank.com.au/essentials-oshc

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 **medibank.com.au/locations**
to find your nearest Medibank store

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For Better Health

The information contained in this brochure is current at the time of issue, July 2019, and supersedes all previously published versions. Please ensure you read this brochure in conjunction with the Medibank OSHC Member Guide, which summarises the rules and policies which membership of Medibank OSHC is subject to, along with the essentials OSHC Cover Summary, which can be found at medibankoshc.com.au/oshc-info. You'll also receive the Member Guide and Cover Summary on joining. Medibank may make changes to our premiums, products and policies from time to time. Medibank Private Limited ABN 47 080 890 259.