



*i* study  
better

Essentials Overseas  
Student Health Cover

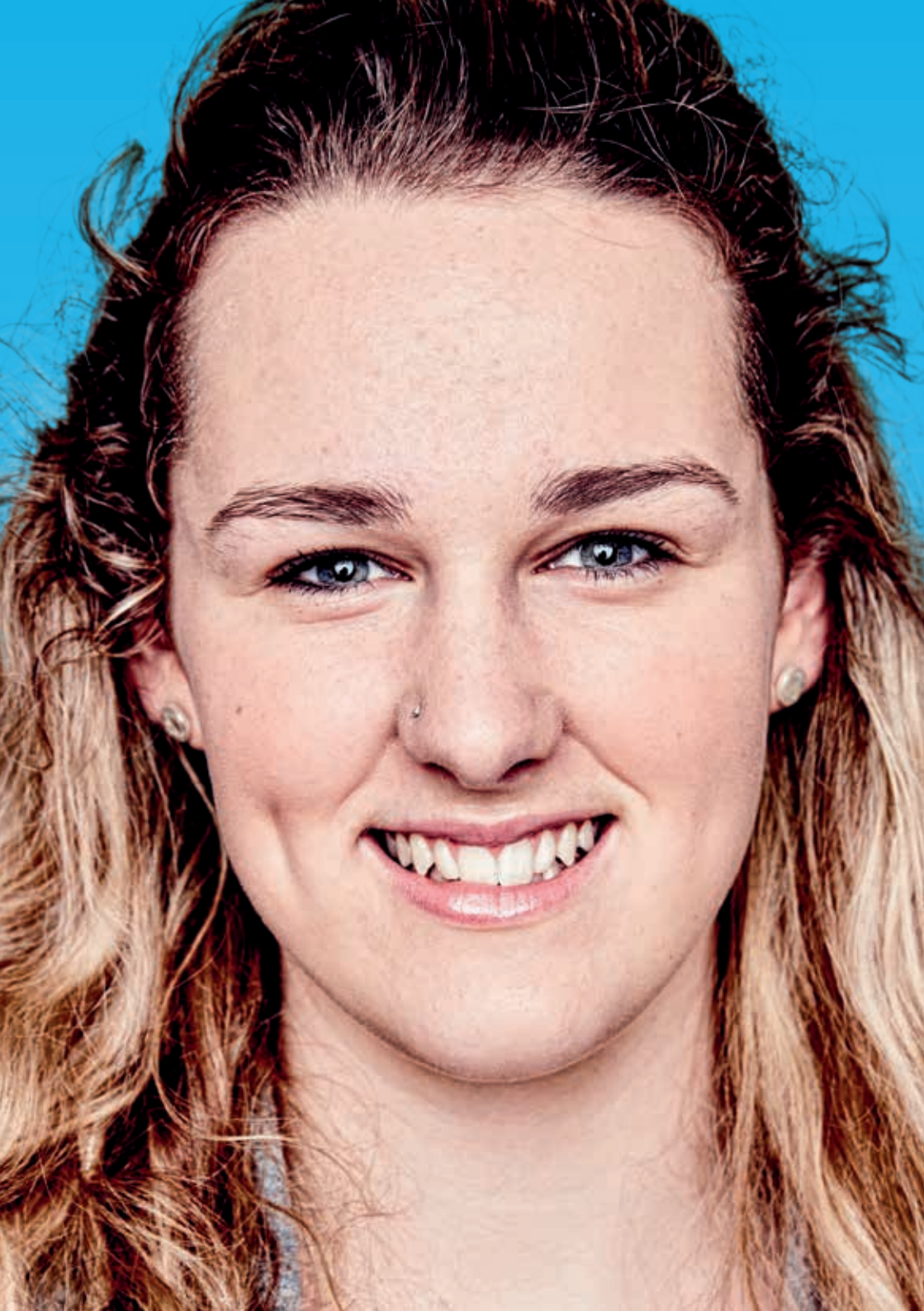
**medibank**  
For Better Health



# Welcome to Medibank

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# Planning to study in Australia?

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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 for your hospital and medical costs while you're away. This is because Australia's national health care system, called Medicare, may not cover you.



While having private health insurance is a mandatory condition of many student visas, it can also give you greater control over when and where you can receive medical treatment. Medibank Essentials OSHC is visa compliant for overseas students and offers memberships for singles, couples and families.



Medibank is Australia's leading health insurance provider with extensive experience providing health cover options to students from abroad studying in Australia, so you can have peace of mind that you will be well looked after while you're here. Everything we do is for the better health of our members, so they can say, with Medibank 'I am better'. Better cared for, better covered, reassured, and better off.



# Why do 3.9 million members choose Medibank?

**Medibank is Australia's leading health fund, with 3.9 million members.**

**We are committed to providing our members affordable and high quality care, and offer an extensive health provider network, called Members' Choice.**

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## **Here are just some of the reasons why our members choose us:**



We paid out \$5.1 billion in member benefits in the 2015 financial year for better health and value for our members.



We covered more than 1.2 million hospital admissions in the 2015 financial year for peace of mind for our members.



We covered more than 400,000 surgeries in the 2015 financial year so our members felt supported when they needed it the most.



We offer convenient access Australia-wide, with 76% of all private hospitals being contracted Medibank Members' Choice providers, for greater choice for our members.



# Medibank's extensive health provider network

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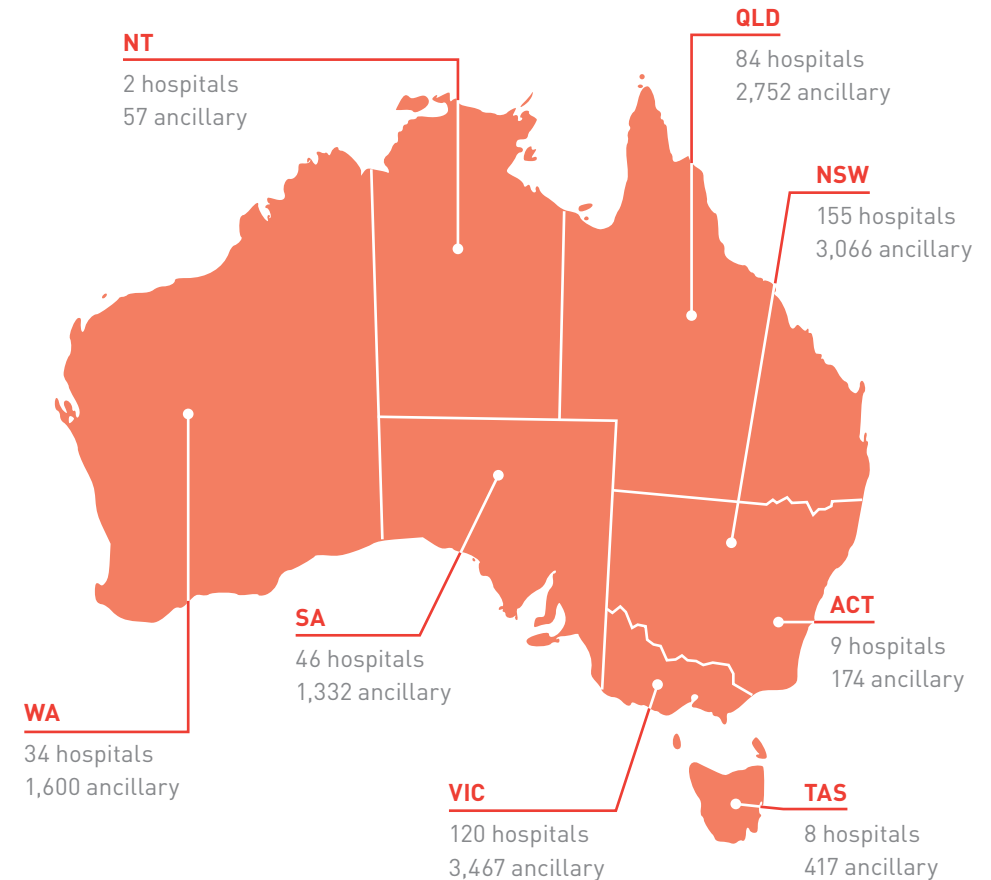
Members' Choice  
hospital providers

**12,865**

Members' Choice ancillary  
(extras) providers

**90+**

Retail stores\*



## What is ancillary?

Ancillary (also known as Extras) is for services not included in Medibank Essentials OSHC, such as optical and dental. You can purchase Ancillary cover separately from Medibank though.

**Please Note:** Medibank network current as at October 2015.

\* Limited services available at some retail stores.



# What is Medibank Essentials OSHC?

Medibank Essentials OSHC can help international students to cover the cost of a range of in-hospital procedures such as tonsil removal as well as included out of hospital medical services, such as visits to a general practitioner (GP), or specialist services like x-rays. It can also assist with the cost of a range of medicines and emergency ambulance transport. Waiting periods apply for some services.

## When does my OSHC start?



- If you pay your premium before you arrive in Australia, your cover starts from the date of your arrival. If you arrive on a date other than your expected date of arrival, please call us on **134 148** so that our records can be changed to reflect the appropriate commencement date.
- If you pay your premium after you arrive in Australia, your cover starts when you pay your premium, unless you have nominated a later date to be your commencement date, or on the date you transfer from your current health fund.
- Benefits cannot be paid until Medibank has received your premium. If you pay your premium through your agent, there may be a short delay before Medibank receives it.
- Please note that your OSHC will not automatically renew. You can go online to renew your cover through our Online Member Services (OMS) portal.

### What is a waiting period?

A waiting period is the amount of time you need to be on your cover, before a benefit will be paid.

### What is a premium?

A premium is the amount to be paid for your insurance cover.



# What happens if I get sick?

Important information for a healthy stay in Australia

If you get sick, usually a general practitioner (GP) is the first point of contact unless it is an emergency. A GP is a doctor that can advise you what to do next.

You can visit them for more minor medical problems such as a stomach ache, cough or fever. They can also prescribe medication to treat your condition and refer you for a blood test, x-ray or specialist doctor if you need one.

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## How does having Essentials OSHC help?



The Medicare Benefit Schedule (MBS) lists set fees for medical services, including GP visits. If you need to see a GP, Medibank will cover 100% of the MBS fee. If the doctor charges more than this, you will need to pay the difference.



If you need to see a specialist, Medibank will cover 85% of the MBS fee.



# Where do I go if I need medicine?

A pharmacy is the place to go if you need to get medication.

Some of the medication can only be bought if you have been given a prescription from the doctor.



## How does having Essentials OSHC help?

Medibank will pay a fixed benefit towards the cost of prescription-only medicines, with the exception of oral contraceptives and medicines prescribed for cosmetic purposes. You will need to pay a set co-payment amount before any benefits are paid, as well as any amount above the benefit we pay. Please note that some medication is very expensive (including medicines used for oncology (cancer) and other treatments) and you may incur significant out-of-pocket expense when purchasing these. Annual limits also apply. See table below:

### Medicine Limits:

Level of cover	Limit per item	Annual limit (per calendar year)
Singles	\$50	\$300
Couples or Families	\$50	\$600 (sub-limit of \$300 per person)

### What are out-of-pocket expenses?

These are expenses that you will need to cover the cost of, so they will come "out of your own pocket".





# When should I go to a hospital?

In Australia, you may 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.

Medibank has partnerships with a wide network of private hospitals, called Members' Choice. You can choose whether you would like to be treated in a public hospital or a private hospital.

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## How does having Essentials OSHC help?



Medibank will help to cover the cost of being treated in a private hospital or in a public hospital as a private patient for a range of procedures and medical services.



Medibank has agreements with most private hospitals and day surgeries in Australia. Plus, visit a Members' Choice hospital and you will generally get better value for money compared to a non Members' Choice hospital, as long as the service you receive is covered by our agreement with the hospital and is included in your cover.



Medibank will cover 100% of the cost for eligible emergency ambulance transport.



It's important to understand that some costs from a visit to hospital or a doctor are not covered under Essentials OSHC. Having Medibank Essentials OSHC helps reduce your hospital and medical out-of-pocket expenses, but you may still have to pay for some things. Where possible we suggest you call us before you go to hospital so we can help you estimate what your out-of-pocket expenses are likely to be.



# What benefits are paid if I go to hospital?

Medibank Essentials OSHC also allows you to choose your own doctor and the hospital you would prefer to attend. Listed below are the services included under Medibank Essentials OSHC, that we will pay benefits towards. Any charge above your benefit will form part of your out-of-pocket expenses.



100% of the MBS fee towards included in-hospital medical services



#### **Private hospital accommodation at a Members' Choice hospital**

- overnight admission in a shared or private room
- same day admissions
- intensive care and theatre fees



#### **Public hospital accommodation as a private patient**

- overnight admission (shared room only)
- same day admissions
- outpatient accident and emergency department fees and outpatient medical and post-operative services (fees raised by the hospital for treatment where you are not an admitted patient)



Surgically implanted prostheses and other items on the Australian Government's Protheses List.



100% of the cost for emergency ambulance transport to a hospital or approved facility.

#### **What is a prostheses?**

A prostheses is an artificial device that is permanently implanted into the body and substitutes for a missing or deficient part of the body, and has a functional use. For example a pacemaker or heart valve.



# What is included in my cover?

## In-Hospital Treatments



- Emergency transport in an ambulance
- Medical services (eg: specialists, x-rays)
- Rehabilitation treatment
- Palliative care



- Major eye surgery – including cataract & lens-related services



- Removal of tonsils & adenoids
- Surgical removal of wisdom teeth (for hospital charges only)



- Obstetrics and pregnancy-related services (12 month waiting period applies)\*



- Psychiatric treatment



- Appendicitis treatment
- Colonoscopies
- Renal dialysis
- Plastic & reconstructive surgery (excludes cosmetic surgery that isn't clinically necessary)
- Heart-related admissions such as angiograms or open-heart & bypass surgery



- Hip & knee joint replacement surgery
- Knee & shoulder reconstruction surgery & investigations



- All other in-hospital medical services and treatments as listed on the MBS (except if listed as excluded on page 22–23). For the MBS, visit [mbsonline.gov.au](http://mbsonline.gov.au)

## Out of Hospital Medical Services



- GP consultations (general practitioner)

### Benefit Paid

100% of the MBS fee



- Medical services (eg: specialists, x-rays, pathology)#

### Benefit Paid

85% of the MBS fee

For more information on what is included, visit [medibank.com.au/oshc/essentials-cover/](http://medibank.com.au/oshc/essentials-cover/)

**Please Note:** A 12 month waiting period applies on obstetrics and pregnancy related services and treatment for any pre-existing medical conditions (excluding psychiatric treatment). We do not cover treatment not considered medically necessary, such as health screening services and medical examinations as well as services/treatment covered by compensation and damages provisions of any kind, such as motor vehicle accidents covered by third party insurance.

\*Fertility treatment such as In Vitro Fertilisation (IVF) & Gamete Intrafallopian Transfer (GIFT) are excluded.

#Except as required by the Department of Immigration and Border Protection as part of the student visa renewal process.



## There are some items not covered under your policy

Please see the list below and on the following page for a list of what is not covered.

### In-hospital exclusions



- fertility treatment e.g. IVF & GIFT programs
- cosmetic treatment
- accommodation charges raised by a public hospital that exceed the benefit for a shared room, if you stay in a single room at your request
- services or items in a Members' Choice hospital that are not covered by our agreement with the hospital
- the difference between the charges raised by a non Members' Choice hospital & the benefit payable by Medibank
- items provided to you on discharge from a hospital
- ancillary services provided to you in hospital that are not related to the reason for your hospital stay
- accident and emergency facility fees raised by private hospitals
- surgically implanted prostheses & other items not included in the Australian Government's Prostheses List
- the gap for surgically implanted prostheses & other items on the Australian Government Prostheses List
- the cost of newspapers, TV hire & telephone calls, except as covered in some Members' Choice hospitals

### Medical services exclusions



- treatment not considered medically necessary (e.g. health screening)
- any difference between your doctor's charge and the benefit payable by Medibank
- any medical examinations, x-ray or pathology required by the Department of Immigration and Border Protection as part of the student visa renewal process
- fertility treatment e.g. IVF & GIFT
- cosmetic treatment

### Prescription medicine exclusions



- your prescription medicine co-payment
- costs in excess of the benefit payable for each prescription medicine
- costs in excess of the maximum annual limit
- medicines other than prescription medicines
- medicines prescribed for cosmetic purposes
- oral contraceptives

### Ambulance exclusions



- ambulance services where immediate professional attention is not required (e.g. general patient transportation)
- any ambulance transport required after discharge from hospital
- inter-hospital transfers when you're transferred from one public hospital to another public hospital as an admitted patient
- ambulance costs that are fully covered by a third party arrangement, such as an ambulance subscription or WorkCover
- air ambulance services that are fully subsidised, such as South Care

#### What is an exclusion?

An exclusion refers to a treatment or service that is not included in your cover.



## How else can Medibank help me?

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### With Essentials OSHC you also get access to:



A health advice line 24 hours a day, 7 days a week for any health question. Translation services are also available with this service.



A range of optional extras covers which can be taken out, in addition to your Essentials OSHC. They can cover you for services such as optical, dental, physiotherapy and more. Give us a call to find out more.



Online Member Services (OMS) – an easy and secure way for members to update their contact details, manage a range of claims and many other membership services, visit [medibankoshc.com.au](https://www.medibankoshc.com.au)



## What do I do after I've joined?

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### Activate your membership and create your OMS login



Once you've arrived in Australia, you need to complete your online registration to activate your membership, receive your membership card and access OMS. Just follow the 3 simple steps below:

- 1 Go to [medibankoshc.com.au](https://www.medibankoshc.com.au)
- 2 Select 'Activate your membership'
- 3 Provide the requested information. It's a good idea to have your Medibank membership number and your passport handy.

Once you've completed registration, your membership card will be sent to you. To log on to OMS, simply go to [medibankoshc.com.au](https://www.medibankoshc.com.au) and select 'Online Member Services'. You will need to have your member number and password handy.

If you are unable to register online, call **134 148**.



# How do I make a claim?

There are a number of ways  
you can claim with Medibank.

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## Online



You can submit a range of claims paid through our Online Member Services at [medibankoshc.com.au](https://medibankoshc.com.au)

If a benefit is payable, we'll process your claim and can transfer the money into your nominated membership bank account.

## By mail



Complete and sign your claim form and send it to us with your service provider's account attached. If the account has been paid, you'll also need to send us the receipt.

## In person at a Medibank store



Complete and sign a claim form and drop it off at a Medibank store with your service provider's account attached and a receipt (if the account has been paid).

## Claim forms



You can get a claim form online at [medibank.com.au](https://medibank.com.au) or at a Medibank store. Before you lodge a claim, it is a good idea to take a photocopy of the form and any bills or receipts you provide to Medibank, as these are not returned to you.



**134 148**

(from within Australia)



**+61 3 9862 1095**

(from outside of Australia)

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



**[medibank.com.au/oshc](https://medibank.com.au/oshc)**

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