

### When will I get my Policy Certificate?

Your Policy Certificate will be sent to your email that you provided at time of purchase within 2-4 business days. Our dedicated service team will create your policy once payment has been received. Check your junk mail if not received within that time. Call us on +61 3 9862 1095

### How do I activate my membership?

You need to activate your Medibank OSHC once you've arrived in Australia. You do this in 3 simple steps:

\*Have your Policy Certificate ready.

1. Go to [www.medibankoshc.com.au](http://www.medibankoshc.com.au)
2. Select 'Activate your membership'
3. Provide the requested details – you will need to have your passport handy to confirm some details.

### How do I get my membership card?

You get your Medibank OSHC membership card once you have activated your membership via OMS. You do this step once you have arrived in Australia and your policy start date has commenced.

- Go to: [www.medibankoshc.com.au](http://www.medibankoshc.com.au)
- Update your personal details
- Select 'My Account' then 'Order a card'.

### How do I save the digital membership card?

You can access a copy of your digital membership card online once you arrive in Australia and your policy start date has commenced. You do this via your Online Member Services (OMS) at [www.medibankoshc.com.au](http://www.medibankoshc.com.au)

1. Log in to Online Member Services at [www.medibankoshc.com.au](http://www.medibankoshc.com.au) select 'My Account' then 'View digital card'.
2. Select the image of your digital card and select the option to save to your device. You can save your digital card as a jpeg image or as a photo on your mobile phone or tablet.

### How to apply for a refund?

If you are offshore and have purchased OSHC but your Visa isn't approved – you can apply for a refund in full.

You must apply for a refund in writing to Medibank at [oshc\\_support@medibank.com.au](mailto:oshc_support@medibank.com.au) and provide documentary proof of the reason for the refund. If you cancel your Medibank OSHC cover while you are in Australia and:

- you are granted permanent residency you are then no longer eligible for Medibank OSHC. If you transfer to a new Medibank Private Health Insurance cover within two months from the date you were granted permanent residency, we may instead transfer any residual premiums onto your new Medibank Private Health Insurance cover (**\*sponsored students are excluded from this process**)
- your refund request is approved, Medibank will pay the refund amount into your Australian bank account. Medibank

will not make payments to foreign bank accounts or issue cheques.

- you are intending to leave Australia and request a refund, it is important that you do not close your Australian bank account until after your refund request has been paid by Medibank.

### What does my Medibank OSHC cover?

Your Medibank OSHC includes benefits toward hospital and some medical costs while you are studying in Australia. This includes:

- Visits to General Practitioners (GPs) and specialists
- Treatment by doctors in hospitals, such as surgeons and anaesthetists
- Pathology tests
- X-rays
- Hospital accommodation costs
- Prescription medicines
- Emergency ambulance transport

### Your OSHC also includes access to health advice from a registered nurse 24 hours a day. 1800 887 283

You may need to pay something towards the cost of these services – this is often called a gap or and out-of-pocket expense. There are also some services or treatments that are excluded. For more information see your Member Guide and Cover Summary – these are available on [www.medibankoshc.com.au](http://www.medibankoshc.com.au) in the 'More Information' section.

It's also important to know that your OSHC doesn't cover the costs of other health services like dental, optical or physiotherapy. Although you can purchase separate Extras cover from Medibank for those types of services.

### How do I extend my membership?

You will need to extend your OSHC membership if you're extending your period of study in Australia. You can extend your membership:

- At selected Medibank stores
- Call - 134 148 or +61 3 9862 1095
- Email - [oshc\\_support@medibank.com.au](mailto:oshc_support@medibank.com.au)
- Through OMS at [www.medibankoshc.com.au](http://www.medibankoshc.com.au) – this option is only available when your current visa will expire in less than 6 months, you are already in Australia and your policy start date has commenced.

You will need to provide your COE and a copy of your visa. You will also need to make a payment for the additional period of cover at the time you extend your cover.

### How do I add a family member?

You can add your partner or spouse and any dependent children to your OSHC membership if they are living with you in Australia and are named on your student visa.

To add family members you will need to visit a Medibank Store with your Passport or phone 134 148. You will need to provide:

- Details of the family members being added to your OSHC
- A copy of your student visa
- Pay any additional premium (where applicable)

### What do I do when I get sick?

A GP will normally be the first doctor you visit when you are unwell. GPs treat minor medical issues such as stomach aches, fevers, diarrhoea and prescribed medications. GPs can also refer you for x-rays, blood tests, or if your illness needs further treatment, they can refer you to a specialist doctor.

**If you need help when your GP is not available, get health advice from a registered nurse 24 hours a day on 1800 887 283.**

**In a medical emergency, you should call 000 for an ambulance.**

### How do I find a doctor?

Medibank has special arrangements with some on-campus and close to campus GP medical practices that use our direct billing system. Visit [www.medibank.com.au/oshc](http://www.medibank.com.au/oshc) and select 'Find a direct billing medical centre' to find your nearest location.

You can choose to use other GPs that we don't have special arrangements with.

### What does a Gap mean?

A gap fee or out-of-pocket expense, is the difference between the fee charged by your provider and the benefit Medibank pays for the service.

### How do I claim?

There are 3 ways you can make claims for your OSHC.

1. Online - You can submit a range of claims for things you have already paid for through our Online Member Services at [www.medibankoshc.com.au](http://www.medibankoshc.com.au). If a benefit is payable, we'll process your claim and transfer the money into your nominated Australian bank account.
2. 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.

3. 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).

You can get a claim form online at [www.medibank.com.au](http://www.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.

### What can I do online?

We help make managing your health and insurance easier with our online services. Our website at [www.medibankoshc.com.au](http://www.medibankoshc.com.au) is full of useful information and services designed to help you have more control over your membership. Such as

- view your membership details
- download brochures and forms
- order a replacement membership card
- update contact details, address, email
- add your bank account details for payment of claims via EFT
- make claims
- Obtain a list of direct billing medical centres.

### Adding a newborn to your cover

A new-born child may be added to an existing single or couple membership with effect from his or her date of birth and without having to serve any waiting periods already served by the Policy holder provided that:

- the application is received by Medibank within two (2) months of the date of birth, and
- the membership is changed to a family membership, and the family premium is paid, from the date of birth

### Pre-existing condition

Medibank may refuse benefits for any claim made in the first 12 months of membership where, in the opinion of a medical practitioner appointed by Medibank, signs or symptoms of an ailment, illness or condition related to that claim were in existence at any time during the six months before the commencement of that cover.

### How do I change my start date?

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 or go to your local Medibank Retail Store with your passport when you arrive in Australia so that our records can be changed to reflect the appropriate commencement date

### How can I contact Medibank?

134 148 within Australia +61 3 9862 1095 International  
[oshc\\_support@medibank.com.au](mailto:oshc_support@medibank.com.au)

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

**Visit in store.** Find your nearest store at [www.medibank.com.au/locations](http://www.medibank.com.au/locations)

**Online** at [www.medibankoshc.com.au](http://www.medibankoshc.com.au) to use Online Member Services.