

Medibank Essentials OSHC



We're making health insurance better for you, by offering your students the below services:



OSHC Online Doctor

Policy holders can see a qualified medical doctor any time, day or night from the comfort and convenience of their own home. Whether it's for general health or mental health advice, access to prescriptions, a referral, obtaining medical certificates or local pharmacy pick-ups, a doctor is now just a thumb tap away. Now available 24/7 through the Medibank OSHC app.¹



Policy holders can manage their health cover on the Medibank OSHC app



A dedicated 24/7 Student Health and Support Line in 160 languages



Unlimited emergency ambulance cover²



A choice of online, phone or face-to-face customer service



Access to a large network of Members' Choice hospitals



Direct Billing with over 6,000 health practitioners³

medibank live better
(at Home)

Free and fun social activities to feel happier and healthier for all members of the public



No waiting periods for Mental health support

A look at some key figures for Essentials OSHC⁴

The top 5 largest claims totalled more than



\$700,000

Equivalent to

1,303 students' premiums⁵

2,500+



days spent in hospital, equivalent to almost 7 years



More than

\$70,000

paid towards COVID-19 pathology tests for students

73,500+



claims paid for outpatient medical services (such as GPs and telehealth appointments), with members claiming over **20% more** services on average than the previous year

1. Consultations conducted via the Online Doctor will be directly billed to Medibank. A minimum out-of-pocket expense of \$10 applies. Waiting times may vary depending on doctor availability. Online Doctor is offered on a trial basis and may be discontinued at any time. For privacy reasons, Partners and Dependents on a policy may not access Online Doctor through the OSHC app.
2. 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.
3. As at October 2021. A direct billing health practitioner (e.g. general practitioners, pathology and radiology providers) has 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 the Medical Benefits Schedule.
4. For Medibank Essentials OSHC claims with a date of service within the 12 months prior to 30 June 2021.
5. Based on a 12-month Single Essentials OSHC policy at 2021 rates.