

# Overseas Student Health Cover





## Welcome!

Welcome to Australia, you have come a long way.

Studying in a foreign country is an exciting experience and we are here to help make sure you get the most from your time in Australia. With Medibank Private's Overseas Student Health Cover (OSHC), you can be assured you will feel at home in no time at all.

This is a summary of Medibank Private's Overseas Student Health Cover (OSHC). For further details please refer to the *OSHC Membership Guide*. The information contained in this brochure is current at the time of issue, 15 October 2007, and supersedes all previously published material. The policies relating to OSHC are subject to change from time to time. If you anticipate treatment for which you are expecting a Benefit from Medibank Private, please contact us before commencing treatment to confirm that the Benefit you expect will be paid.

Personal information is handled in accordance with the *Medibank Private Privacy Policy* which is available at [medibank.com.au](http://medibank.com.au) and our Retail Centres.



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## What is OSHC?

Overseas Student Health Cover (OSHC) is your health insurance while you are studying in Australia. It provides you with the peace of mind that you need so you can get out there and really enjoy your journey. And, if your life takes an unexpected turn while you are here in Australia, Medibank Private will be with you every step of the way.

## Why do you need OSHC?

It is a condition of your student visa that you have private health insurance for the duration of your stay in Australia.

OSHC will help you pay for medical and hospital care that you may need while studying in Australia and will contribute towards the cost of most prescription medicines (up to applicable limits), as well as medically necessary ambulance transport.

## Why Medibank Private OSHC?

Medibank Private is the preferred private health fund for around three million Australians. It is also the number one choice for international students. As Australia's leading private health fund, our staff are qualified to understand your specific requirements and are committed to providing outstanding service and affordable OSHC to you.



## Who is covered?

You can choose OSHC either as a single or family:

- singles membership covers you only
- family membership covers you, your husband/wife and dependent children under 18, if they live with you in Australia.

If you are an expatriate Australian coming to Australia on a student visa, and you are not eligible for Medicare, you can take out OSHC too.

Your parents or guardians **cannot** be covered under your OSHC. If they are living with you while you are studying, they will need to arrange their own health insurance.

To find out more visit a Medibank Private Retail Centre or call 132 331.

## Who does not need to be covered by OSHC?

Norwegian students do not need to take out OSHC, as health insurance for all Norwegian Students is provided by the Norwegian Government.

Many Swedish students have health insurance provided through CSN International, the Swedish National Board of Student Aid. If you are not covered by CSN, you must take out OSHC.

## What is covered?

OSHC will help pay toward the costs of most medical and hospital treatment you may require while studying in Australia. Below is a summary of what your OSHC will cover you for. For more detail, please see the *OSHC Membership Guide* which is available on our website.

For any terms you do not understand, see our glossary on pages 14-15.

Service	Benefits
<b>1. Out of hospital medical services for:</b>	
General Practitioners	100% of Medicare Benefits Schedule fee*
Specialists (including Pathology and X-rays)	85% of Medicare Benefits Schedule fee*
<b>2. In hospital medical services</b>	
Doctors and Specialists (including Pathology and X-rays)	100% of Medicare Benefits Schedule fee*
<b>3. Public Hospitals</b>	
Accommodation (admitted patient in a shared ward)	100% of the charge
Surgically implanted prostheses and other items included on the Australian Government Prostheses Schedule	100% of the charge of a no-gap prostheses
Out-patient medical or post-operative services (fees raised by the hospital for treatment where you are not an admitted patient. For medical services and benefits see section 1 above)	100% of the charge
<b>4. Private Hospitals: Members' Choice</b>	
Accommodation and theatre fees	100% of the charge
Surgically implanted prostheses and other items included on the Australian Government Prostheses Schedule	100% of the charge of a no-gap prostheses
Other costs: colour TV, local calls from bedside phone (some Members' Choice Hospitals only)	100% of the charge

## 5. Private Hospitals: Non Members' Choice

Accommodation and theatre fees

Charges and benefits may vary between hospitals.\* For more information please contact Medibank Private. All contact details appear on the back of this brochure

Surgically implanted prostheses and other items included on the Australian Government Prostheses Schedule

100% of the charge of a no-gap prostheses

## 6. Prescribed medicines

Medibank Private OSHC provides benefits for prescription medicines (excluding oral contraceptives & pharmaceutical and prescriptions when prescribed for cosmetic purposes)

Maximum \$50 per prescription item

Maximum \$300 per calendar year (single)

Maximum \$600 per calendar year (family), any one person cannot use more than \$300

Members are required to pay a contribution towards the cost of each prescribed item

## 7. Ambulance Services

When medically necessary for admission to hospital or for emergency treatment

100% of the charge

\* Charges may be more than the OSHC benefit – you will be responsible for paying any difference between the OSHC benefit and the charge.

## What is not covered?

Below is a summary of services or items your OSHC does not cover you for. Remember, you should always check your benefit entitlement with Medibank Private before you are admitted to hospital by calling us on 132 331 or by visiting one of our Retail Centres. For more details, please see the *OSHC Membership Guide*.

For any terms you do not understand, see our glossary on pages 14-15.

### Service

#### 1. Public and Private Hospitals

- Accommodation that exceeds the benefit for a shared room, if you requested to be accommodated in a single room in a public hospital
- Any 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 and the benefit payable by Medibank Private
- Any items provided to you on discharge from a hospital
- Any ancillary services provided to you in hospital that are not related to the reason for your hospital stay
- Out-patient charges raised by private hospitals
- Surgically implanted prostheses and other items not included in the Australian Government Prostheses Schedule
- The difference between the cost of a 'Gap Prostheses' and the benefit payable by Medibank Private
- The cost of newspapers, TV hire and telephone calls, except as covered in some Members' Choice Hospitals

#### 2. Medical Services

- Treatment not considered medically necessary eg health screening services and cosmetic surgery
- Any difference between your doctor's charge and the benefit payable by Medibank Private
- Any medical examinations, X-rays, Immigration and / or pathology required by DIAC (Department of Immigration and Citizenship) as part of the student visa renewal process

### 3. Prescribed Medicines

- Your Prescription Medicine Co-payment for each Prescription Medicine
- Costs in excess of the benefit payable for each Prescription Medicine
- Costs in excess of the maximum annual benefit payable for Prescription Medicines
- Medicines other than Prescription Medicines
- Medicines prescribed for cosmetic purposes
- Oral contraceptives

### 4. Ambulance Services

- The cost of ambulance transport which is not medically necessary for admission to hospital or is not for emergency treatment

## Waiting periods

The waiting period for a Pre-existing Condition is 12 months from the date you arrive in Australia or joined the Fund, which ever is the later date. During this 12 month period of membership, you cannot claim for any costs relating to this condition or a related secondary condition.

## Transferring from another Australian OSHC Insurer

You can transfer your cover to Medibank Private from any other OSHC insurer. Your period of membership served with another OSHC fund will count toward the Waiting Period under your Medibank Private OSHC. However if your cover with the other insurer has lapsed other conditions apply. Please see the *OSHC Membership Guide* available on our website or visit a Medibank Private Retail Centre for more information.



## Additional cover

### Extend your OSHC with extras cover

With Medibank Private extras cover you can be covered for additional health services such as dental, optical appliances, physiotherapy or alternative therapies. There is a range of extras covers to choose from, including:

- **First Choice Extras** offers cover that may be appropriate for young people who are fit and healthy. It helps cover the types of services a young person may be likely to need, for example optical items (eg prescription glasses and contact lenses), general dental (eg fillings) and physiotherapy (eg for sporting and other muscular injuries).
- **Smart Choice Extras** provides the cover included in First Choice Extras but also helps cover you for additional services such as major dental treatment, alternative therapies (eg acupuncture, naturopathy, chiropractic and osteopathy) and other therapies (eg podiatry and speech pathology).
- **Blue Ribbon Extras** is amongst the most comprehensive extras cover that Medibank Private offers, with access to a wide range of services and generous annual limits.

For more information including the additional costs and waiting periods for these covers, visit a Medibank Private Retail Centre or [medibank.com.au](http://medibank.com.au)

### Cover after you finish your studies

If your circumstances change, please contact us to discuss other health cover options that will help to keep you covered if you stay in Australia.

If you take out another Medibank Private hospital cover within 2 months of your OSHC expiring you will not have to serve any waiting periods for those benefits to which you were entitled under your OSHC.



## How to get more from your OSHC

### 24/7 emergency advice and assistance

As a Medibank Private OSHC member you have access to the International SOS toll free\* 24 hour emergency telephone service which provides medical, legal and other assistance over the phone (with the aid of an interpreter if needed).

### feelbetter Rewards program

At Medibank Private, we can make you feel better even when you're in perfect health. Your OSHC membership gives you access to Medibank Private's *feelbetter* Rewards program. As a member you will have access to fantastic discounted offers in health, fitness, lifestyle and leisure products and services. It's our way of adding value to your health cover and making your journey in Australia more enjoyable! Here are just a few current benefits:

- Discounted movie tickets to Hoyts and Village Cinemas
- 20% discount at [lonelyplanet.com.au](http://lonelyplanet.com.au)
- Car rental discounts at Thrifty
- Accommodation deals through Accor Hotels & Resorts
- Up to 25% off ten-pin bowling at AMF Bowling

These *feelbetter* Rewards are current at the time of printing and are subject to change. For more information visit [medibank.com.au](http://medibank.com.au)

\* Calls made from most fixed lines are toll free. Call connection and other charges may apply if calling from a mobile phone.

## How do you pay for medical and other services?

### There are three ways:

1. Hospitals and participating medical practices may bill Medibank Private direct - this includes many on campus medical centres. You only have to pay any difference between the OSHC benefit and the charge.
2. Give us your unpaid account and we will send you a cheque made payable to your doctor. You then send the cheque together with any additional outstanding amount to your doctor directly.
3. You can pay your doctor or specialist first, then claim from us. See 'How do you claim?' below.

For prescribed medicines you must pay the pharmacist first then claim from Medibank Private. You will need your receipt so don't forget to collect it from the pharmacy.

## How do you claim?

### In person

You can visit any Medibank Private Retail Centre to make a claim for your paid doctors' accounts. You will need the account and receipt. Many Medibank Private Retail Centres can pay claims in cash, but claims above a certain amount will be paid directly into your nominated bank account via EFT transfer or paid to you by cheque and sent to your residential address.

You can also deposit your completed claim form with all relevant accounts/receipts into the claim box at any Medibank Private Retail Centre. We will then send the benefit cheque to you at your residential address.

### By mail

Benefits can also be claimed by post. Simply complete an OSHC claim form, which can be downloaded from [medibank.com.au/oshc](http://medibank.com.au/oshc), attach your accounts/receipts and post to Medibank Private GPO Box 9999 in your nearest capital city.

## What does OSHC cost?

The premiums are listed in the accompanying leaflet. If your husband/wife and/or dependent children are coming with you to Australia you will need to pay a family premium before they can be covered under your membership.

## Will your OSHC automatically renew?

**No, it is your responsibility to keep your OSHC up to date.** Purchasing Visa Length Health Cover for the duration of your student visa is a convenient way to save you from having to renew your OSHC while you are here. Contact us for further information.

### Renewing your OSHC is simple

- Call our dedicated renewals phone line on 1300 732 519. Have your membership number and credit card ready.
- Renew online at [medibank.com.au/oshc](http://medibank.com.au/oshc)
- At a Medibank Private Retail Centre. Ensure you take your Certificate of Enrolment or passport to show that your current student visa is valid.

You may also be able to renew your Medibank Private OSHC through your education institution. Please speak to your international student administrator to find out more.

## Renewing your student visa

If you need to apply for a new student visa, you must contact your educational institution to obtain an eCOE (electronic confirmation of enrolment) or any other document that shows you are continuing your studies, before you can renew your OSHC.

## How do you get OSHC?

To find out more about joining, visit one of our Retail Centres, call us, check out our website [medibank.com.au/oshc](http://medibank.com.au/oshc), or email us with any questions. All contact details appear on the back of this brochure.

## Glossary

### Extras Cover

Provides benefits for some additional health services such as dental treatment, physiotherapy and optical appliances. Extras cover is not included in OSHC but can be purchased separately.

### General Practitioner

A doctor who does not specialise in a particular area but treats patients for a wide range of conditions that do not require specialist care.

### Medicare

The Australian Government's health care program that provides benefits towards the cost of medical treatment and free public hospital treatment for permanent Australian residents.

### Medicare Benefits Schedule

A Schedule that lists all the services for which Medicare pays benefits, and the rules that apply to the payment of those benefits. Each service has a fee (the Medicare Benefits Schedule fee) that has been set by the Australian Government for the purpose of calculating the Medicare Benefit payable for that service.

### Members' Choice Hospitals

Private hospitals with which Medibank Private has an agreement to provide greater value to our members by way of capped fees for accommodation or treatment. Members' Choice Hospitals are part of Medibank Private's Members' Choice network.

### Non Members' Choice Hospital

Private hospitals that are not part of Medibank Private's Members' Choice network.

### Out-patient

A patient who receives medical attention at a hospital out-patient department or Accident and Emergency department, but is not formally admitted to the hospital. An out-patient may be charged both hospital fees and general practitioners' or specialists' fees.

### Prescription Medicine

A medicine that may be legally obtained only where prescribed by a medical or dental practitioner to treat a particular medical condition.

## Pre-existing Condition

A pre-existing condition is a medical condition or disability which an OSHC member had before the members OSHC commenced. During the first 12 months of OSHC, there is ordinarily no benefit payable by Medibank Private for hospital or medical treatment that relates to that pre-existing medical condition or disability or that relates to secondary conditions which arise from it. If a medical practitioner certifies that the member required emergency treatment or treatment for a life threatening condition and Medibank Private agrees, then a benefit will be payable even though the treatment related to such a pre-existing condition. This 12-month period is referred to as the 'Waiting Period'.

## Prostheses (surgically implanted)

Approved manufactured items that are surgically implanted, generally during a hospital surgical procedure. Where an item is included in the Australian Government Prostheses Schedule, a benefit is payable for the cost of the prosthesis if it is provided to a person while they are receiving hospital treatment, and a benefit is payable for that hospital treatment. There are two types of prostheses in the Australian Government Prostheses Schedule:

- Gap Prostheses - items for which you will have to pay an amount towards the cost
- No-Gap Prostheses - items for which you are fully covered.

## Retail Centre

A Medibank Private office where customers can visit to join, renew their membership, make a claim or speak to a Medibank Private staff member in person. Medibank Private has around 100 Retail Centres Australia-wide.

## Specialist

A doctor who specialises in treating patients in a particular category, for example a doctor who specialises in treating people with some form of heart condition.

## Theatre Fees

Costs of procedures performed in an operating room of a hospital or day surgery facility.

## Waiting Period

The period of time a member must wait before they become eligible for a benefit.

**Phone**

132 331

+61 3 8622 5780 if calling from outside Australia.

**Renew your OSHC by phone**

1300 732 519

**Email**

ask\_us@medibank.com.au

**Join online**

medibank.com.au/oshc

**Visit us**

Visit our website at medibank.com.au  
for your nearest Retail Centre.

**Write to us**

Medibank Private

GPO Box 9999

in your capital city

(or Brisbane QLD 4000 Australia,  
if writing from outside Australia)