

# Medibank Private Overseas Student Health Cover



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For any terms you do not understand, please see our glossary on pages 18-21.

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, 14 August 2009, 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.

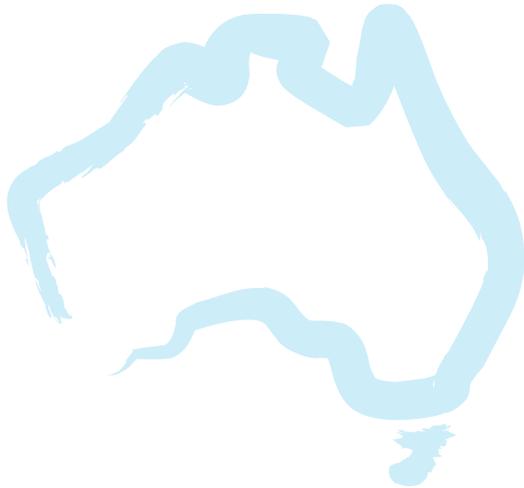
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## Welcome to Australia

Studying in a foreign country is an exciting experience and Medibank Private is the number one provider of Overseas Student Health Cover (OSHC) for international students studying in Australia. Medibank Private is committed to providing outstanding service and affordable health cover to students.

Our staff are experienced in understanding the specific needs of international students, so you can be confident that Medibank Private is here to help you look after your health and wellbeing during your stay in Australia.





## Why OSHC and Medibank Private

### What is OSHC?

Overseas Student Health Cover (OSHC) is health insurance designed specifically for international students who are studying in Australia. It helps pay for medical and hospital care and will contribute towards the cost of most prescription medicines (up to applicable limits), as well as medically necessary ambulance transport. You are only eligible for OSHC when you hold a current student visa.

### Who needs OSHC?

It is a condition of most student visas to have private health insurance for the duration of that visa. However, Norwegian students do not need to take out OSHC, as health insurance for all Norwegian students is provided by the Norwegian Government.

Also many Swedish students have health insurance provided through CSN International, the Swedish National Board of Student Aid and do not require OSHC. However if you are not covered by CSN, you must take out OSHC.

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.

### Why Medibank Private OSHC?

Medibank Private is one of Australia's largest private health insurers and Medibank Private OSHC is the number one choice for international students studying in Australia.

We understand that health care systems vary greatly around the world and Medibank Private will try to help you understand how it works. We also offer additional services with your cover like:

- Face to face service at around 100 Medibank stores across Australia
- Access to a 24 hour telephone line for emergency assistance, advice and short term counselling services
- Access to discounts on fun things like movie and theme park tickets, magazine subscriptions, ten pin bowling and more through our *feelbetter* Rewards program

- Payment of benefits directly into your Australian bank account
- 6% discount on premiums when you buy or renew your OSHC for 13 months or more (up to 5 years).

### Who is covered?

You can choose OSHC either as a single or family membership:

- Single membership covers you only (the holder of a student visa)
- Family membership covers you, your spouse and dependent children.

See our glossary on pages 18-21 to understand what we mean by “spouse and “dependent children”.

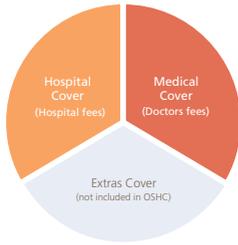
Your parents or guardians cannot be covered under your OSHC. If they are living with you while you are studying, they will need to buy their own health insurance. Medibank Private offers a range of covers specifically designed for visitors to Australia. To find out more visit [medibank.com.au/visitors](http://medibank.com.au/visitors), call 132 331 or visit a Medibank store.

### How much does Medibank Private OSHC cost?

Please refer to the leaflet ‘Medibank Private OSHC Premiums’ inserted in this brochure for the current OSHC prices.

OSHC is subject to a Goods and Services Tax (GST) which is included in the premium you pay. Under a Medibank Private Fund Policy, if you are on OSHC it is assumed you have no entitlement to claim any part of the GST as an input tax credit. If you are eligible and intend to claim back part or all of the GST you must notify us in writing.

Get an additional 6% discount when you buy Medibank Private OSHC for 13 months or more (up to 5 years).



## Medibank Private OSHC in detail

Medibank Private OSHC provides cover for hospital visits and medical treatment to help you maintain good health whilst you are studying in Australia.



### Hospital Cover

#### Treatment in a Members' Choice private hospital

Members' Choice hospitals are private hospitals with which Medibank Private has an arrangement to minimise the out-of-pocket expenses you will have to pay.

Medibank Private OSHC will pay the full costs of treatment in a Medibank Private Members' Choice hospital for:

- Overnight accommodation in a shared or private room
- Same day admission accommodation
- Intensive care
- Use of an operating theatre
- No-gap surgically implanted prostheses and other items on the Federal Government's Prostheses Schedule
- Medically necessary ambulance transport.

At most Members' Choice hospitals you can also expect to be covered for things like:

- In hospital services including physiotherapy to aid your recovery
- Local phone calls, TV and newspapers.

To find a Members' Choice hospital go to [medibank.com.au](http://medibank.com.au) and click on Find a Health Provider.

#### Treatment in a public hospital

Medibank Private OSHC will pay the full cost of the following services in a public hospital:

- Overnight accommodation (shared room only)
- Same day admission accommodation (shared room only)
- Accidents and emergency and out-patient medical and post-operative services (fees raised by the hospital for treatment where you are not an admitted patient)
- No-gap surgically implanted prostheses and other items on the Federal Government's Prostheses Schedule.

#### Treatment in a non Members' Choice private hospital

If you are treated in a non Members' Choice private hospital, you may receive very large out-of-pocket expenses. These expenses may vary between hospitals.

For full details of benefits paid for admission to a non Members' Choice hospital, please call us on 132 331 before you go to hospital.



## Medical Cover

Medibank Private OSHC provides benefits for medical services, either in or out of hospital that are listed under the Medicare Benefits Schedule (MBS) and provided by a doctor.

The MBS fee is the amount declared by the Australian Government as the standard medical fee for the payment of Medicare benefits.

Medibank Private OSHC will pay benefits towards:

Service	Benefits
<b>Out of hospital medical services:</b>	
General practitioners	100% of the MBS fee*
Specialists (including pathology & x-rays)	The published 85% MBS fee**
<b>In hospital medical services:</b>	
Doctors & specialists (including pathology & x-rays)	100% of the MBS fee*

\* You will have to pay any additional cost if the doctor charges you more than the benefits we pay (i.e. more than the MBS fee).

^ The published 85% MBS fee may not equal exactly 85% of the total MBS fee but an amount published in the MBS as set by the Australian Government.



## Prescription Medicines

Medibank Private OSHC provides benefits for prescription medicines up to the maximum limits shown in the table below:

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

You will have to pay a contribution towards the cost of each prescription item before any benefits are paid. You will also have to pay for any charges above the benefit that we pay.

Medibank Private OSHC does not cover:

- Non prescription medicines (eg. Panadol or cough medicines)
- Oral contraceptives (eg. the pill)
- Medicines prescribed for cosmetic purposes.

### Prescription medicines - Important information

Most international students studying in Australia are not eligible for subsidised prescriptions under the Australian Government's Pharmaceutical Benefits Scheme (PBS). Prescription medicines used in oncology (cancer treatment) and some other treatments can be very expensive for people who do not have access to the PBS.

Medibank Private OSHC pays limited benefits for prescription medicines. This means you may receive very large out-of-pocket expenses if high cost prescription medicines are required for your treatment.

Please refer to your OSHC Membership Guide which lists in more detail what is covered and not covered under your policy.



## Extras Cover

### Extending Medibank Private OSHC with extras cover

Extras cover pays benefits for everyday health services that are not covered by your OSHC, such as general dental (eg. most fillings), optical items (eg. prescription glasses and contact lenses), physiotherapy (eg. for sporting and other muscular injuries) or alternative therapies (eg. naturopathy and acupuncture). Medibank Private has a range of extras covers you can choose from to cover these types of services, including:

- **First Choice Extras** - Great basic cover for people who want extras cover for commonly used services like general dental, optical items and physiotherapy.
- **Smart Choice Extras** – A smart option if you want more than just basic extras cover. It includes cover for major dental treatments, naturopathy and acupuncture as well as commonly used services like general dental, optical items and physiotherapy.
- **Blue Ribbon Extras and Blue Ribbon Extras Plus** – These are Medibank Private's top extras covers. You will receive generous limits for a wide range of services and, with Blue Ribbon Extras Plus, generally higher benefits.

For more information including the costs and waiting periods for these extras covers, call 132 331, visit a Medibank store or [medibank.com.au](http://medibank.com.au)

## 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 Medibank stores. For more details, please see the OSHC Membership Guide.

### Medibank Private OSHC will not pay any benefits towards:

#### 1. Public and private hospitals

- Accommodation charges that exceed 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 Federal Government's 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-ray or pathology required by the Department of Immigration and Citizenship (DIAC) as part of the student visa renewal process.

## **3. Prescription 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.

## Important things you should know

### Waiting Period

A 12 month waiting period applies when you have a pre-existing condition. A pre-existing condition is a medical condition or disability which you had before your Medibank Private OSHC commenced – this could be the date you arrived in Australia, or joined Medibank Private, whichever is later.

Medibank Private ordinarily will not pay benefits for hospital or medical treatment that relates to a pre-existing condition (including secondary conditions that arise directly from it) whilst you are serving the 12 month waiting period.

However, if a doctor certifies that you require emergency treatment or treatment for a life threatening condition, and Medibank Private agrees, then a benefit will be payable during the waiting period.

### Pregnancy-related services

Medibank Private OSHC covers you or your spouse for pregnancy-related services if the length of your student visa is greater than three months. If your student visa is less than three months in length, no benefits are payable for pregnancy-related services under your Medibank Private OSHC.

### Switching from another Australian OSHC insurer

You can transfer your cover to Medibank Private from any other Australian insurer. Your period of membership with the other insurer will count towards any waiting periods you may need to serve with Medibank Private OSHC. However, if your cover with the other insurer has lapsed or expired, other conditions do apply. Please see the OSHC Membership Guide available at [medibank.com.au/oshc](http://medibank.com.au/oshc) or phone 132 331 or visit a Medibank store for more information.

### How do I join?

You can join Medibank Private OSHC in many ways:

- Join online at [medibank.com.au/oshc](http://medibank.com.au/oshc)
- Visit your nearest Medibank store
- Call 132 331
- Contact your education institution.



### Will my OSHC automatically renew?

No, it is your responsibility to keep your OSHC up to date for the entire length of your student visa.

To make it easier, we recommend you buy OSHC for the entire length of your student visa. You are not only protected against any future rate rises that occur during the time of your cover but have the convenience of only making one payment. Plus if you take out OSHC for 13 months or more (up to 5 years), you get a 6% discount on your premiums.

### How do I renew my OSHC?

- Renew online at [medibank.com.au/oshc](http://medibank.com.au/oshc)
- Call our dedicated renewals phone line on 1300 732 519. Have your membership number and credit card ready when you call
- Visit a Medibank store. Make sure to also take your Electronic Confirmation of Enrolment (eCOE) or passport showing your current visa is still valid. If your visa is not valid and you're in the process of applying for a new one, you must contact your education institution to obtain your eCOE before you can renew your OSHC.
- You may also be able to renew your Medibank Private OSHC through your education institution. Please speak to your institution's international student advisor to find out more.

### Can I still be covered after I finish my studies?

If you are staying in Australia on another visa after your student visa expires, you are no longer able to stay on OSHC. However, Medibank Private has a range of health covers which will help keep you protected should any unforeseen medical circumstances arise.

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

Call Medibank Private on 132 331 to discuss the best health cover options to suit your needs.



## Added benefits you can enjoy

### 24/7 emergency advice and assistance

As a Medibank Private OSHC member, you have access to a free emergency service and advice telephone line through our partner, International SOS, which is available 24 hours a day, 7 days a week, simply by calling 1800 234 601\*.

As part of this service, you also have access to short term counselling with professional counsellors to guide you on issues such as how to overcome the pressures of living away from home, coping with the stress of exams, what to do in a medical emergency, and student life in Australia.

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

### feelbetter Rewards program

At Medibank Private we'll take care of you, even when you're in perfect health. With our feelbetter Rewards program you have access to a variety of offers which have been tailored towards health and wellbeing, leisure and lifestyle, entertainment and everyday living. It's our way of adding value to your health cover and making your time in Australia more enjoyable.

Special offers include:

- Discounted movie and theme park tickets
- Discounts on health and fitness club memberships
- Discounts on magazine subscriptions
- Up to 25% off ten-pin bowling
- Great deals on outdoor and entertainment products.

feelbetter Rewards are always being updated. To find out more about the feelbetter Rewards program, and check out the latest offers, visit the member services section of [medibank.com.au](http://medibank.com.au)

## *betterhealth* online

*betterhealth* online is a free online health and wellbeing service, available to Medibank Private OSHC members, which can help you achieve your health goals by giving you access to services such as:

- Great tasting and nutritious recipes
- Personalised diet and exercise planners
- A library of health-related articles
- Regular email support to keep you motivated, and more.

With a wide range of interactive tools available day or night, you'll find the information, motivation and guidance to help you to *betterhealth*. To register for *betterhealth* online, visit [medibank.com.au](http://medibank.com.au)

## Online Member Services

Medibank Private helps you manage your OSHC with the click of a mouse through Online Member Services (OMS). With OMS you can:

- Keep your address and contact details up to date
- Order a membership card
- Download a claim form
- Access our *feelbetter* Rewards program
- Access our *betterhealth* program.

Once you are a Medibank Private member, it's easy to register for OMS. Just go online to [medibank.com.au](http://medibank.com.au) and click on the login or register for online member services area and follow the prompts.



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

Hospitals and some doctors will bill Medibank Private directly at the time of your visit. This means you only have to pay any difference between what the hospital or doctor charges, and the OSHC benefit we pay. If your doctor doesn't bill Medibank Private directly for your treatment, you have two options for making payment:

1. Lodge a claim form with Medibank Private, together with your unpaid bill. If a benefit is payable, we will send you a cheque made payable to your doctor. You then need to send the cheque together with any additional outstanding amount to your doctor.
2. Pay for your doctor's bill at the time of your visit. Then lodge a claim form with Medibank Private, together with your account and receipt.

Note: You must pay a pharmacist for prescription medicines at the time of collection, then lodge your claim with Medibank Private.

## How do I claim?

Download a claim form from [medibank.com.au](http://medibank.com.au) or obtain one from a Medibank store. Complete the form and attach the bill (if your account is unpaid) or the bill and receipt (if your account is paid).

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 Private.

You can lodge your claim form in two ways:



### Mail your form

Send your completed claim form together with relevant bills and / or receipts to:

Medibank Private  
GPO Box 9999  
In your capital city



### Visit a Medibank store

Simply attach your bills and / or receipts to the claim form and lodge it at a Medibank store. Your claim will be processed as soon as possible.

## How can I receive my benefit payments?

There are a number of ways to receive benefit payments from Medibank Private:



**Electronic Funds Transfer (EFT).** If you provide your Australian bank account details when you lodge a claim form, when the claim is processed, the payment is paid directly into your bank account.



**'Reverse' EFTPOS.** This is where we make a payment directly into your Australian bank account using an EFTPOS machine at a Medibank store. Using your EFTPOS card, enter your PIN, nominate the appropriate account and the payment is made automatically.



**By cheque.** When you lodge a claim form with Medibank Private, and do not provide Australian bank account details, a cheque will be posted out to your Australian residential address.



**Claim on the spot** at participating bulk billing medical centres. Simply swipe your Medibank Private OSHC membership card and your claim will be processed at the time of your visit. You will only have to pay any difference between what the doctor charges you and the benefit we pay.

## Glossary

This section contains an explanation of words and phrases commonly used throughout this brochure.

### **Benefit**

A benefit is an amount of money payable by Medibank Private to, or on behalf of, a member for an expense approved by Medibank Private.

### **Contributor**

A student in whose name an application for membership of Medibank Private's OSHC has been accepted. This is usually the first-named person on the membership card. Unless approved by Medibank Private, a person aged under 16 is not eligible to be a contributor.

### **Dependent child**

An unmarried child of the Contributor who is:

- under 18 years of age; and
- wholly or substantially dependent on the contributor for the financial, psychological or physical support; and
- authorised to enter and remain in Australia with the contributor.

### **Doctor**

A registered medical practitioner who may be either a general practitioner or a specialist and who is registered with the relevant state or territory.

### **Extras cover**

Provides benefits for some additional health services such as dental treatment, physiotherapy and optical items. Extras cover is not included in Medibank Private 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.

### **Medibank store**

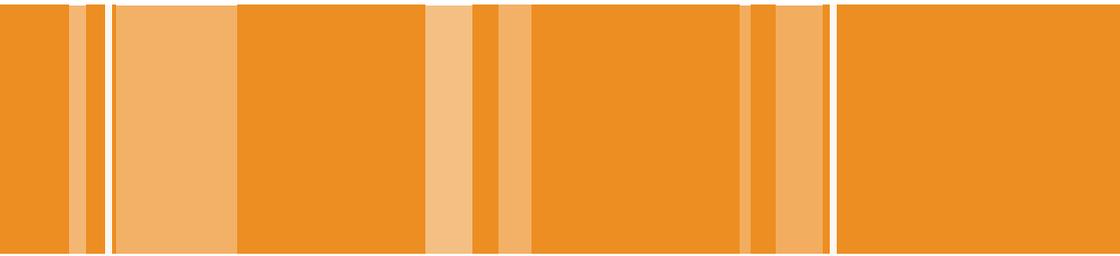
A Medibank Private store where customers can visit to join, renew their membership, lodge a claim or speak to a Medibank Private staff member in person. Medibank Private has around 100 Medibank Private stores Australia-wide.

### **Medically necessary ambulance transport**

Cover for transportation by ambulance which is necessary as, due to the patient's medical condition, they could not be transported by any other means.

### **Medicare**

Australia's national health care system which provides permanent Australian residents with access to free treatment in public hospitals and free or subsidised treatment by doctors.



## **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.

## **Member**

Any person covered under a Medibank Private membership.

## **Members' Choice hospitals**

Private hospitals with which Medibank Private has an agreement to provide greater value to members by way of capped fees for accommodation or treatment. Members' Choice hospitals are part of Medibank Private's Members' Choice network. To find a Members' Choice hospital go to [medibank.com.au](http://medibank.com.au) and click on Find a Health Provider.

## **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 doctors' 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.

### **Prostheses (surgically implanted)**

Approved manufactured items that are surgically implanted or applied, generally during a hospital surgical procedure. Where an item is included in the Federal Government's 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 Federal Government's 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.

### **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.

### **Spouse**

A person who has been authorised to enter and remain in Australia with the contributor, and who lives with the contributor as their husband, wife or partner.

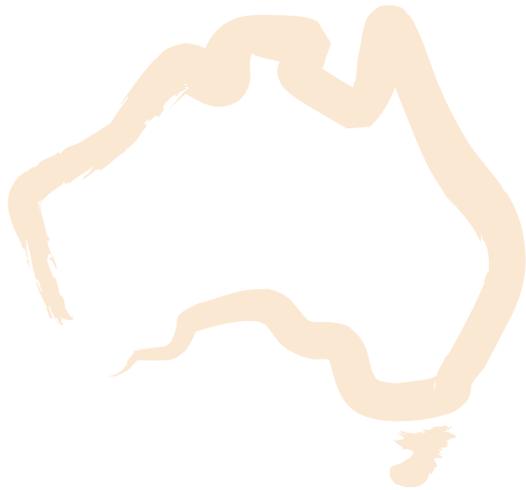
### **Waiting period**

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

## Where do I go for more information?

For more information about Medibank Private OSHC:

- Refer to the OSHC Membership Guide which is available at [medibank.com.au/oshc](http://medibank.com.au/oshc)
- Phone 132 331
- Visit your nearest Medibank store.



**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 Medibank store

**Write to us**

Medibank Private

GPO Box 9999

in your capital city

(or Brisbane QLD 4000 Australia,

if writing from outside Australia)