

Studying in a foreign country is an exciting experience.

It's a time to learn new skills, make new friends and explore new opportunities for your future.

Keeping healthy will help you get the most out of your studies and ensure you enjoy your time in Australia.

Medibank is one of Australia's largest private health insurers and Medibank Overseas Student Health Cover is a leading choice for international students studying in Australia.

We're here to help you access the right advice and support you may need in relation to your health cover needs. Our experienced staff understand your requirements as an international student and are here to help you look after your health and wellbeing from the day you arrive.

Medibank OSHC is with you all the way.

It's good to know
I am with
friends



Welcome to Medibank Private

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If at any stage your student visa status changes, OSHC will no longer be suitable for your needs.
For more information see page 23

Do I need OSHC?

It is a condition of most student visas to have private health cover for the duration of your visa. You can choose Medibank OSHC either as a single or family membership.

If you are unsure if Medibank OSHC is right for you, call 132 331 or visit a Medibank store.

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 time of issue, 4 January 2011, and supersedes all previously published material.

Personal information is handled in accordance with our Privacy Policy, which is available at medibank.com.au and our Medibank stores.

Medibank OSHC - helping you stay healthy plus a whole lot more.



*I'll put it
in my pocket*

Your membership card will help you make a claim and access member benefits.

*It feels good to
know I'm covered*

Medibank OSHC takes the worry out of your health care, with cover for hospital, medical, some prescription medicines and ambulance services.

*I can save
money on fun
things too*

You have access to special offers and discounts through feelbetter rewards

Medibank OSHC at a glance

Cover if you need to go to hospital

Cover if you need to visit a doctor or specialist

Ambulance services

Benefits for some of your prescription medicines

24/7 emergency advice and assistance

Special offers and discounts

Online health and wellbeing program

*It's easy to
manage my
accounts online*

Online Member
Services makes
claiming and
managing your
membership easy.

*I get great advice
on maintaining a
healthy lifestyle*

*betterhealth online is a great
resource to help you stay
healthy and improve fitness.*

Cover for hospital treatment

Medibank OSHC helps with the cost of being treated in a private hospital or a public hospital as a private patient.

It also allows you to choose your own doctor as well as which hospital you would prefer to attend.

What benefits are paid?

For the services included under OSHC we'll pay benefits towards:

- ✓ Private hospital accommodation
 - Overnight accommodation in a private or shared room
 - Same day admissions
 - Intensive care
 - Theatre fees
- ✓ Public hospital accommodation as a private patient
 - Overnight accommodation (shared room only)
 - Same day admissions (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)
- ✓ Surgically implanted prostheses and other items on the Federal Government's Prosthesis Schedule.

Members' Choice hospitals

Generally when you visit any hospital, there will be additional costs that you will not be covered for. We call these out-of-pocket expenses. However if you visit one of our Members' Choice private hospitals you can reduce your out-of-pocket expenses.

Our Members' Choice hospital network is one of the largest in Australia, covering more private hospitals than any other health fund.

Plus, at most Members' Choice hospitals you can expect to be covered for things that you wouldn't generally be covered for at a non Members Choice hospital like in-hospital physiotherapy to aid your recovery, local phone calls, TV and newspapers.

What's covered

Service	OSHC
Ambulance services (see page 24 for more info)	✓
Knee reconstruction surgery and investigations	✓
Shoulder reconstruction surgery and investigations	✓
Appendicitis treatment	✓
Removal of tonsils and adenoids	✓
Surgical removal of wisdom teeth	✓
Psychiatric treatment	✓
Rehabilitation treatment	✓
Obstetrics-related services (eg. pregnancy)	✓
Assisted reproductive services (eg. IVF)	✗
Cosmetic surgery	✗
All other in-hospital services recognised for Medicare benefit purposes	✓

A 12 month waiting period applies for pre-existing conditions (see page 21).

Key ✓ = services we pay benefits for ✗ = services we don't pay benefits for.

Cover for medical treatment

Medibank OSHC helps cover the cost of doctors' services.

These services can be provided either in hospital or out of hospital. Out of hospital services include visits to your local doctor or medical centre. For more information on when to visit your local doctor or medical centre go to page 9.

What benefits are paid?

The MBS fee is the amount declared by the Australian Government as the standard fee for most medical procedures.

The amount of benefit you can expect to receive from us is calculated as a percentage of the MBS fee.

If the doctor charges more than the benefits we pay, you will have to pay the additional costs.

The benefits you receive for medical services under Medibank OSHC are:

Medical services received out-of-hospital (eg: doctor's visits, pathology, medical services at a public hospital emergency department where you're not admitted):	Service	Benefit
	General practitioners	100% of the MBS fee
Medical services received when admitted to hospital:	Specialists (including pathology & x-rays)	The published 85% MBS fee [^]
	Doctors & specialists (including pathology & x-rays)	100% of 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.

Cover for prescription medicines

Medibank OSHC helps cover the costs 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 part of 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.

Important information

You may incur significant out-of-pocket expenses if high cost pharmaceuticals are required for your treatment when in hospital. This is because Medibank OSHC pays limited benefits for prescription medicines and most international students studying in Australia are not eligible for subsidised pharmaceuticals under the Australian Government's Pharmaceutical Benefits Scheme (PBS). Pharmaceuticals used for oncology (cancer) and other treatments can be very expensive for people who do not have access to subsidised pharmaceuticals.

For more information on the PBS visit health.gov.au

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



Where should you go if you're feeling unwell?

If you're feeling unwell, you should seek medical advice to help you get better. The table below provides a guide on what you should do.

Visit a pharmacy if you're feeling unwell and it's not an emergency, for example, if you're suffering from coughing, a cold or a headache you may be able to ask a pharmacist for advice.

For very minor ailments a pharmacist can provide useful advice, including recommending medication you can buy without a doctor's prescription.

You won't have to pay to speak to the pharmacist, but you'll have to pay for any medication.

If the pharmacist is unsure or cannot help you, they'll recommend that you visit a doctor.

Visit your local doctor or medical centre if it's not an emergency and the pharmacist can't help you.

Local doctors and medical centres are just as good as the doctors in a hospital. The doctor may prescribe you medicines or treatments and depending on your condition, may also refer you to another doctor or specialist for further tests or treatments.

We suggest you call to make an appointment to see a doctor.

To find your nearest doctor or medical centre log on to OMS or call 132 331.

Go to hospital if you have a medical emergency, for example a life threatening illness or an injury needing immediate attention such as a broken bone.

If you're seriously injured or sick and you need to seek medical attention immediately, go to the Accident and Emergency department of the nearest hospital as quickly as possible.

If you need emergency medical transport to get to the hospital, phone '000' for an ambulance.

The above information is for general information purposes only and is not a substitute for medical advice. Medibank Private does not guarantee the accuracy of this information and, to the maximum extent permitted by law, accepts no responsibility for any loss, injury or inconvenience sustained by any readers of this information.

Remember to take your Medibank OSHC membership card with you when you visit a doctor, specialist, or when you go to hospital. If you don't have your card, you can get a new one by going to Online Member Services (OMS) at medibank.com.au.



24/7 emergency advice and assistance

As a Medibank OSHC member you're never alone. You have access to a free emergency service and advice telephone line through our partner, International SOS*. The service is available 24 hours a day, 7 days a week, simply by calling 1800 234 601.

Counselling services

As part of this service, you also have access to short term counselling service 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.

You can call to make an appointment and choose from the following methods to receive your counselling:

- phone
- email
- real time web counselling through the 'counselling in a click' service.

For any long term counselling needs you will be referred to a doctor who may refer you to a specialist for further treatment.

Translation services

Interpreters are available to speak Japanese, Mandarin, Indonesian, Malay, Cantonese, Thai, Korean, Portuguese and more.

Other services

- Access to a solicitor for general advice
- Phone assistance to help replace lost or stolen travel documents and passports.

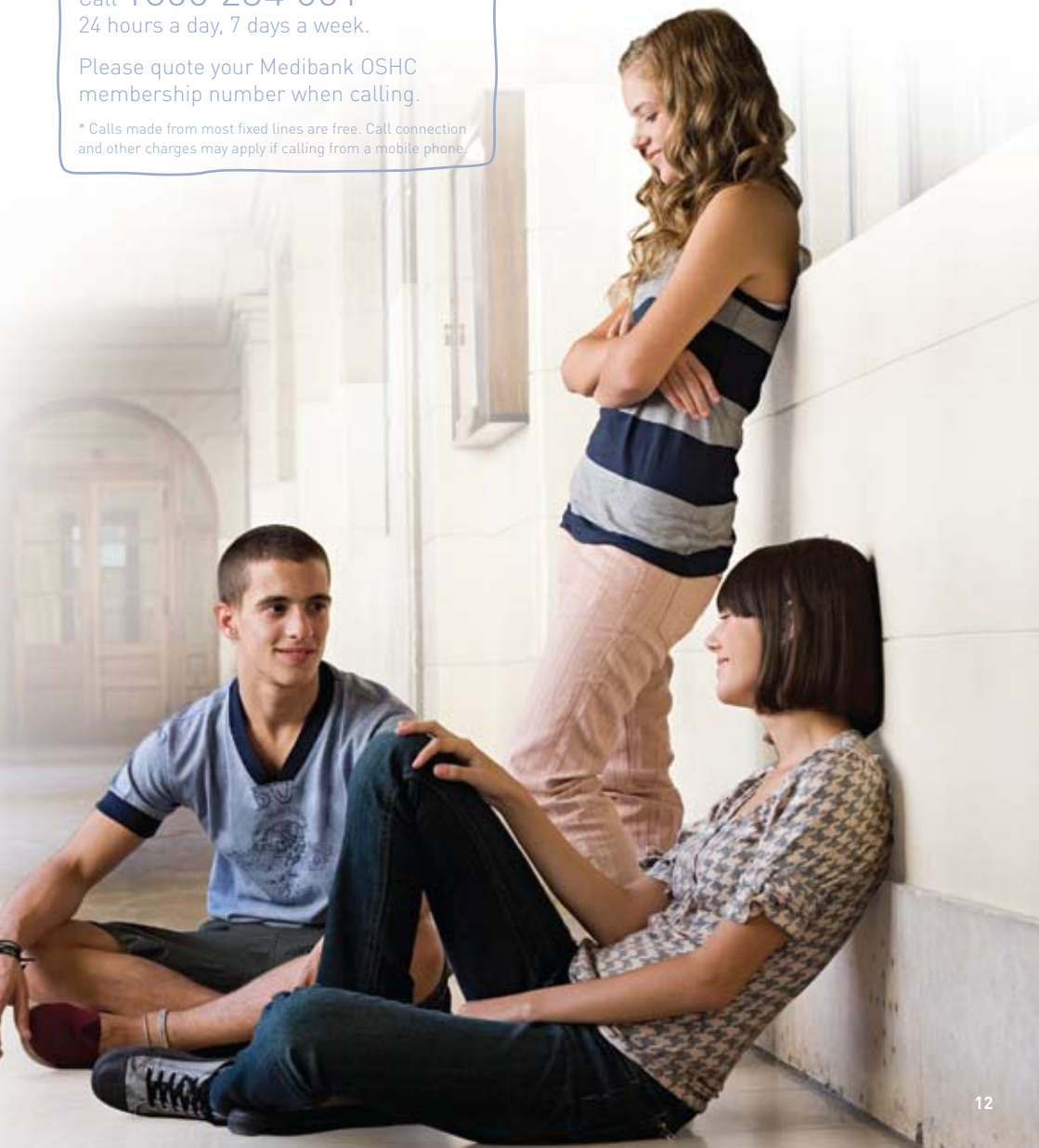
Someone to talk to

Call **1800 234 601**

24 hours a day, 7 days a week.

Please quote your Medibank OSHC membership number when calling.

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



Managing your membership online

Online Member Services (OMS) is an easy, secure way to manage your claims, payments and other membership services at your convenience.

You can manage most aspects of your membership when it suits you, online at home or on the go, 24 hours a day 7 days a week.

OMS is available to:

- Update your contact details
- Order a replacement membership card
- Renew your membership
- Submit a doctor's claim (GPs only)
- View online claims history
- View membership details
- Download brochures and forms

And more.

It's easy to register

Simply visit medibank.com.au and click **Register Now** for OMS area and follow the prompts.



Added benefits

As a Medibank member you get access to lots of discounts and tips to help you stay fit and healthy.

It's our way of adding value to your health cover and making your time in Australia more enjoyable.

feelbetter rewards program

Our feelbetter rewards program gives you access to great deals from over 50 different retailers and organisations across Australia.

Special offers include:

- Great deals on technology
- 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.

Our 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 our website medibank.com.au

Look after yourself with *betterhealth*

To make it easier for you to manage your health, you can access *betterhealth* online. This online program provides you with access to a great range of resources and it's all part of your Medibank membership.

betterhealth online includes:

- a personalised and confidential Wellness Record
- Active Health, Active Care and Active Sport Programs for weight loss, improved fitness, and a healthier diet
- tips, guidance and weekly themes to help you achieve your health and wellbeing goals
- regular email support to keep you motivated
- an online information and resource library consisting of regularly updated health-related articles, recipes, diet and exercise tips.

Once you are a Medibank member, it's easy to register, just go online to medibank.fitness2live.com.au. Our *betterhealth* programs are provided by Medibank and related companies trading as 'Medibank Health Solutions'.

feeling good
having fun



Looking after your everyday health with optional extras

Medibank extras helps to cover the cost of everyday health services that are not included in your OSHC, such as dental care if you get a toothache, physiotherapy for sporting or other muscular injuries and optical items such as prescription glasses or contact lenses.

Members' Choice

Our Members' Choice network covers more types of extras services than any other private health insurer and includes the following:

- Dentists
- Dental prosthetists
- Optical retail outlets
- Chiropractors
- Physiotherapists
- Podiatrists
- Acupuncturists
- Naturopaths
- Remedial massage therapists.

Depending on the extras cover you choose you may have access to benefits for some or all of these services.

Extras cover is not included in your OSHC, but is available for an additional cost. For more information call 132 331, visit a Medibank store or go to medibank.com.au.

What's in it for me?

If you're interested in dental, ask us about a free dental check up.

If you're interested in glasses or contacts, ask us about our optical discounts.

Our friendly staff will help you find the right extras cover to fit your needs.

Looks good



How to pay for your medical and other services

Hospitals and some doctors will bill Medibank directly at the time or after 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 directly for your treatment, you have two options.

1. Lodge a claim form with Medibank, 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 in full at the time of your visit, then lodge a claim form with Medibank, together with your bills and receipts.

For visits to doctors (GP's only) you can also submit a claim online through OMS. Simply login to OMS at medibank.com.au and follow the prompts.

Note: If you visit a pharmacy, you must pay your pharmacist for prescription medicines at the time of collection, then lodge your claim with Medibank.

Claiming
was
easy



How to receive your benefit payments

There are a three ways to receive benefit payments from Medibank:



1. 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.



2. By cheque

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

Please note: If you have not provided us with your current address you may not receive your cheque. Keep your contact details up-to-date in OMS so your claims can be processed and sent back to you quickly.

To update your details go to OMS at medibank.com.au



3. Claim on the spot

You can claim on the spot at participating bulk billing medical centres. Simply swipe your Medibank 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.

Where do I get a claim form?

You can download a claim form at medibank.com.au or obtain one from 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.

Things worth knowing

Do I need 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 OSHC as health insurance is provided by the Norwegian Government for all Norwegian students.

Also many Swedish students have access to health insurance through CSN International, the Swedish National Board of Student Aid, and do not require OSHC. 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.

Does OSHC cover just me, or my family as well?

You can choose Medibank 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.

Refer to pages 24 and 26 to understand what we mean by spouse and dependent children.

Please note, 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.

Medbank offers a range of covers designed for visitors to Australia.

To find out more visit medibank.com.au, call us on 132 331 or visit a Medibank store.

What waiting periods apply to OSHC?

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 OSHC commenced – this could be the date you arrived in Australia, or joined Medibank, whichever is later.

Medibank 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 agrees, then a benefit will be payable during the waiting period.

Out-of-pocket expenses

Some costs from a visit to hospital or a doctor are not covered under your Medibank OSHC. These are known as out-of-pocket expenses, that is, expenses you will have to pay for "out of your own pocket". Having Medibank OSHC helps reduce your hospital and medical out-of-pockets, 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.

How do I switch from another Australian OSHC insurer?

You can transfer your OSHC to Medibank from any other Australian insurer. Your period of membership with the other insurer will count towards the waiting period you may need to serve with Medibank 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 or phone 132 331 or visit a Medibank store for more information.

Are pregnancy-related services included?

Medibank 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 OSHC.

What is not covered?

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
- 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
- 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

- 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. Ambulance services

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

4. 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.

Will my OSHC automatically renew?

Your OSHC will not automatically renew. It is your responsibility to keep your OSHC current for the entire length of your student visa.

If you purchased your Medibank OSHC prior to 1 July 2010 you may need to renew your OSHC once it expires.

If you purchased your Medibank OSHC on or after 1 July 2010, you (and any accompanying dependents) should have cover for the full length of your student visa.

If your student visa expiry date changes, you will need to ensure your OSHC will cover you for the duration of your student visa.

How do I renew my OSHC?

- Renew online at medibank.com.au/oshc
- Call our dedicated renewals phone line on 1300 732 519. Have your membership number and credit card (Visa or MasterCard) 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 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 eligible for OSHC.

However, Medibank has a range of health covers which will help keep you protected should any unforeseen medical circumstances arise. If you take out another Medibank 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 on 132 331 or visit your nearest Medibank store, to discuss the best health cover options to suit your needs.

Glossary

If you are unsure of some of the words and phrases we have used in this brochure, here is a brief explanation.

Ambulance services

Cover for transportation by ambulance which is necessary because, due to your medical condition, you can't be transported any other way. It includes the following circumstances:

- when you need to be transported in an ambulance to a hospital or other approved facility in order to receive immediate professional attention
- when, as an admitted patient, you are transferred to another hospital (excluding transfers between public hospital facilities)
- when an ambulance is called to attend to you and you require immediate professional attention and transport by ambulance is not subsequently required
- air ambulance where pre-approval has been obtained from Medibank.

Benefits for this are included under your OSHC except where you're entitled to benefits from another source, such as ambulance subscription or a state ambulance transport scheme.

Benefit

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

Contributor

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

Cosmetic surgery

A service that is not clinically necessary that can't be billed to Medicare.

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 OSHC but can be purchased separately.

General practitioner (GP)

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 store where customers can visit to join, renew their membership, lodge a claim or speak to a Medibank staff member in person.

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 (MBS)

This schedule 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 that is set by the Australian Federal Government for the purpose of calculating the Medicare benefit payable for that service (called the MBS fee).

Member

Any person covered under a Medibank membership.

Members' Choice hospitals

Private hospitals with which Medibank 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's Members' Choice network. To find a Members' Choice hospital go to medibank.com.au and click on Find a Health Provider.

Non Members' Choice hospital

Private hospitals that are not part of Medibank'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.

How do I join or renew my OSHC?

- Through your educational institution
- Online at medibank.com.au/oshc
- Visit a Medibank store
- Call 1300 732 519 (renewals only)

We're always here to help

If you're thinking of staying in Australia after you finish your studies speak to us about our range of covers for Visitors and Working Visitors.

Call Medibank on 132 331 or visit a Medibank store.

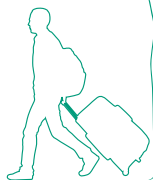
For more information

medibank.com.au/oshc

call 132 331

visit a Medibank store

*When my family
visit me they can
get cover too*



Medibank also provides a range
of covers for visitors to Australia

medibank
I feel better now

Medibank Private Limited ABN 47 080 890 259
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