Welcome to Medibank OSHC

Your Overseas Student Health Cover

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Live Better

Acknowledgement of country

We acknowledge Aboriginal and Torres Strait Islander peoples as the First Peoples of this nation. We proudly recognise Elders past, present and emerging as the Traditional Owners and Custodians of the lands on which we work and live. We're committed to supporting self-determination and envision a future where all Australians embrace Aboriginal and Torres Strait Islander histories, cultures and rights as a central part of our national identity

The artwork Murun Waluwin (Live Healthy) is an original design by Wiradjuri/ Nari Nari man, Christopher Delamont, in partnership with Dreamtime Art Creative Consultancy. Medibank proudly commissioned this work by Chris to mark the launch of its fifth Reconciliation Action Plan in 2022.

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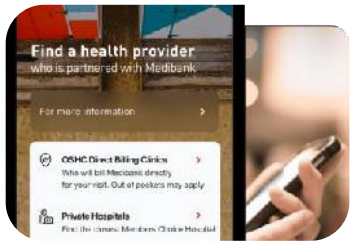
Who is Medibank?

- A specialised healthcare company committed to better health for international students
- Preferred OSHC provider

To support you when you're sick

24/7 Student Help and Support Line



Access all health services

To support you in your health journey when you're well

Student Rewards on the Medibank App

Activities on campus & on campus support

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Understanding Australian Health System and Insurance Terminology

Understand the Australian Health System - YouTube

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What is OSHC?

OSHC stands for Overseas Student Health Cover (OSHC)

Hi I'm Maria and I'm an international student. Let's get started to learn about our OSHC.

STUDENT VISA COMPLIANCE

- Requirement of your student visa that you have OSHC for the duration of your visa.

PROTECT AGAINST UNEXPECTED

- To help you reduce/eliminate the costs associated with hospital and medical needs while you are studying in Australia

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How to make your OSHC ready to use?

Before your program starts

✓ Receiving the Medibank policy certificate

During Orientations

☐ **Activation of the policy**

- Via Medibank OSHC App

-Online by website/ messaging/ calling

☐ **Getting the OSHC card**

- Digital Card

- Physical Card

I'm ready

OSHC
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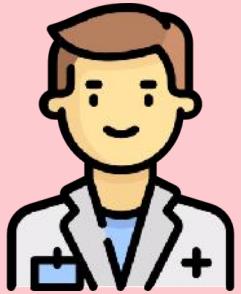
When can you use your OSHC?



Doctor/GP or Specialist visits (e.g. X-rays and blood tests)

Online Doctor via OSHC app

Help towards the cost of prescription medicines

Hospital visits (e.g. surgery)*

Student Rewards Plus to save money, find work and enhance skills

100% of the cost for emergency ambulance services

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Going to the Doctor

Hi there, I'm a GP at the Medical Hub @ RMIT. I can help with all non-emergency symptoms like flu, common cold hay fever minor injuries stomach aches, stress, mental health concerns.

Medibank OSHC covers you for your appointment Including specialist visits e.g x-rays, blood tests

1.Find a doctor on the Medibank OSHC App.

Click on "Find a provider"

2. Make an appointment with a doctor in Medibank's direct billing network.

3. The doctor will diagnose your condition and they will prescribe treatment.

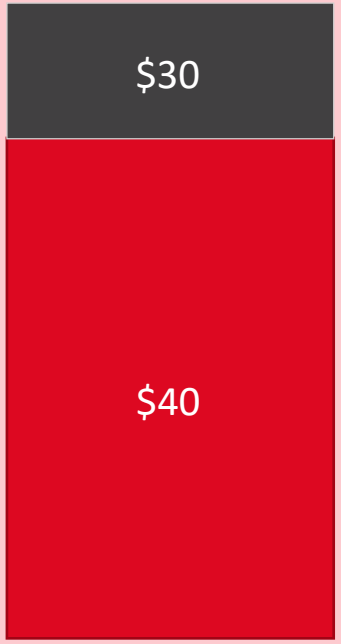
What costs to expect when seeing GP

I have Medibank OSHC, I need to go to the GP today. Can you please tell me what the out of pocket fee is?

- You Pay $30
- Medibank Pays $40

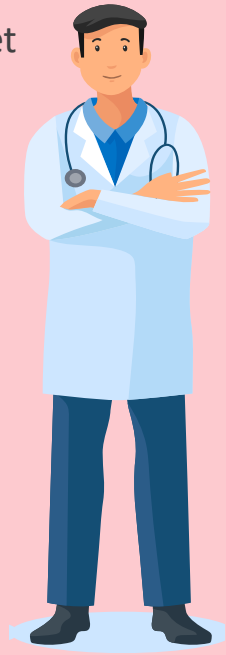
TOTAL GP COST

$70



Total out of pocket cost

MBS Fee*



YOUR OUT OF POCKET COST

$30

*MBS (Medicare Benefit Schedule) subject to change. Numbers for demonstration purposes only

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Going to buy medicine

You can buy medicine from a Pharmacy also known as a Chemist

Some medicine can only be bought if you have been given a **prescription** from the Doctor (GP)

Pay **upfront**, and keep your receipt to claim online (OSHC app/website)

priceline

CHEMIST WAREHOUSE DISCOUNT CHEMIST

Amcal

Terry White chemists

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What costs to expect after claiming for medicines?

Purchasing HPV Vaccine

Total Cost of HPV Vaccine - approx.

$250 per dose

$220 **Medibank Pays**

$30 **Student Pays (Total out of pocket cost)**

For eligible prescription medicines	Medibank Comprehensive OSHC
Member contribution (before a benefit is paid)	$30
Amount we'll pay (after member contribution)	100% of remaining cost
Annual limit – Single Membership	$1,000
Annual limit – Couple/Family membership	$1,000 per member/ $2000 per membership

Disclaimer: Annual limit effective from 1 May 2023. If you are an existing member, any claims for prescription medicines purchased prior to 1 May 2023, will be payable up to the previous annual limits applicable. Contact us for more information.

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How are you covered in an emergency?

An emergency is life threatening. Examples of emergency include: heart attack, stroke, seizure, breathing problems, serious injuries, poisoning and allergic reactions.

- ✓ **Unlimited emergency ambulance transport to hospital**
- ✓ **On-the-spot emergency treatment.**

If you have a serious medical emergency, call **000**.

You will be asked for your location and condition.

Follow the instructions

What is Medibank OSHC app?

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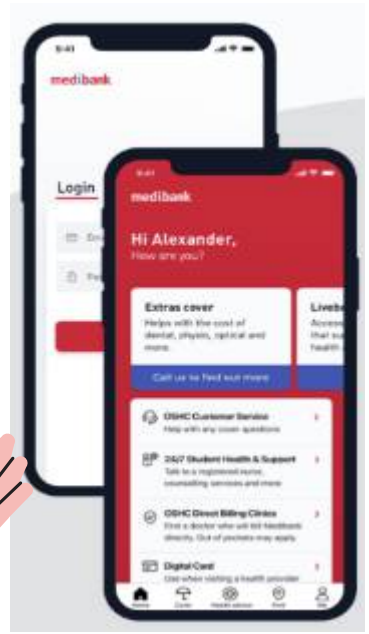
Medibank OSHC App

Did you know you can scan the QR code to download the OSHC app? Make sure you activate your cover so you can use all these cool features!

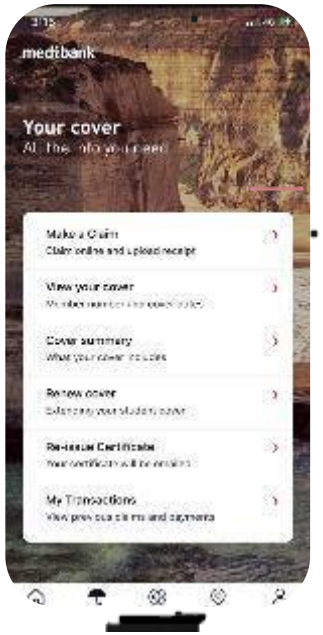
Simple experience

Secure and seamless access to all of your OSHC information, including direct access to our 24/7 Health & Support Line as well as the OSHC customer service line.



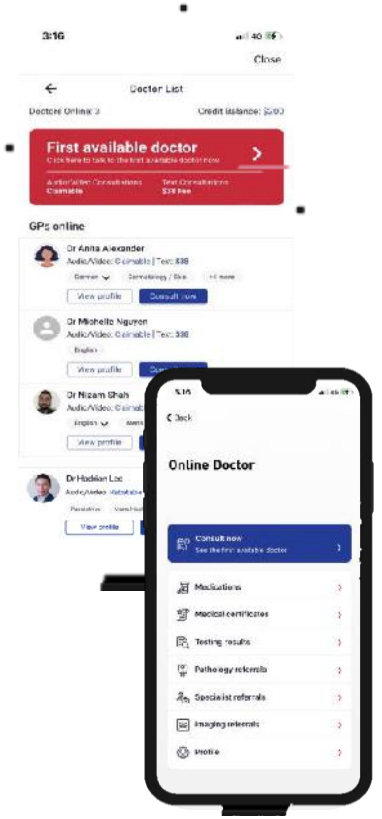
Make claims & more

Check your cover, renew, make claims and see history of your transactions.



Online Doctor

Access to virtual doctor consultation. Students can see the gender, languages they speak a and select preferred doctor.

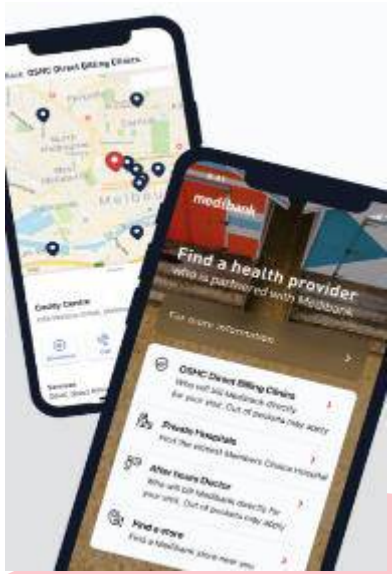


Digital Membership Card.

Turn your smartphone into your membership card.

Find your local doctor

Save time (and money) with directions to your nearest billing doctor, provider or hospital.



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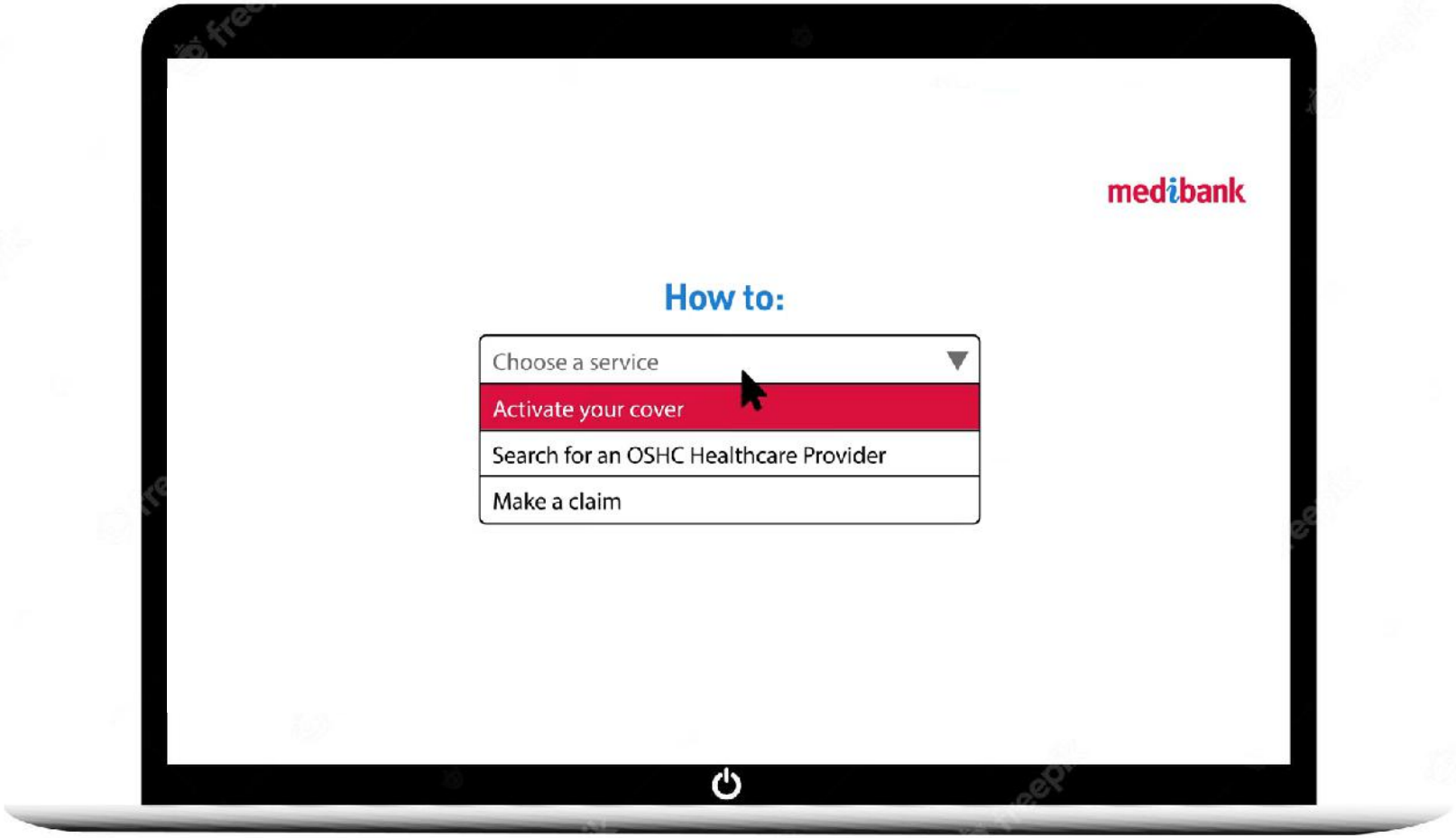
Activate your Medibank OSHC App



1. Download App
2. Fill in details & create password
3. Login and Get Digital Card

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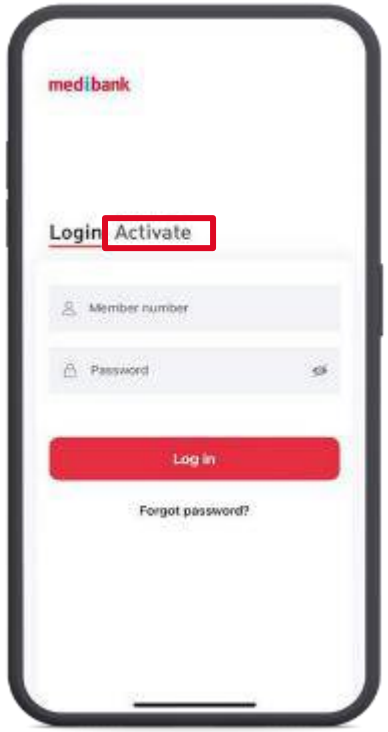
Step 1 – Download App & Activate

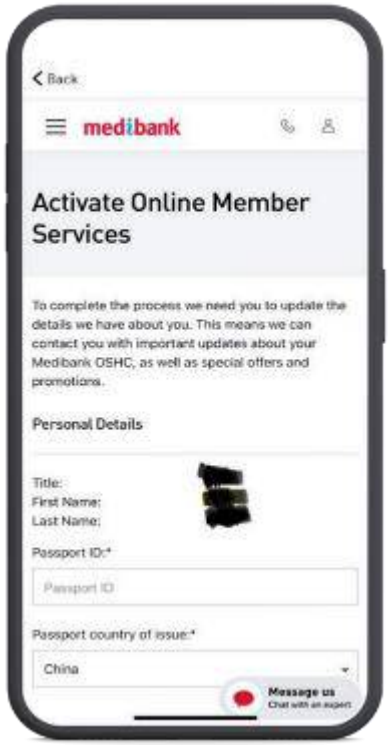
BEFORE YOU START: Make sure you have: policy certificate, passport, Australian address, phone number & think of a password

Download the App on your phone
Scan QR code or search 'Medibank OSHC'

Click on 'Activate'



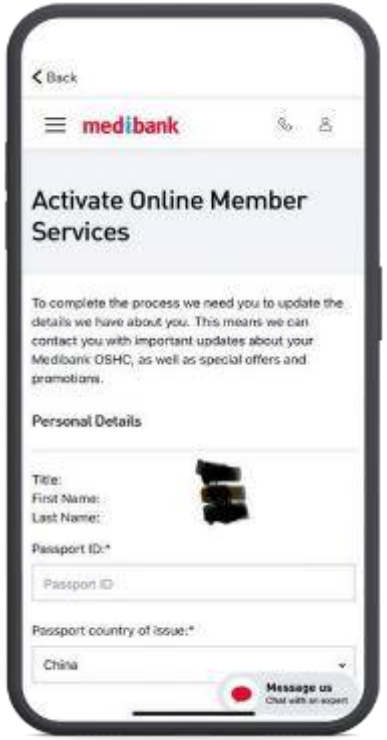
Insert your membership **OR** student ID, & enter your additional compulsory personal details



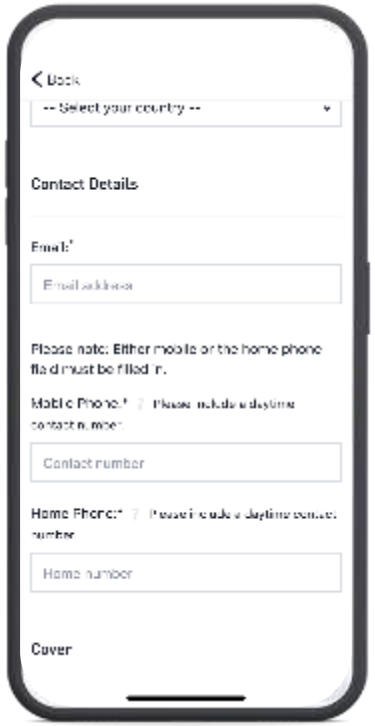
Select your Date of Birth
1. Select year
2.Select month
3. Select date
Then click search

Step 2 – Fill in details & create password

Scroll to top of page –
Enter passport ID & select country of issue



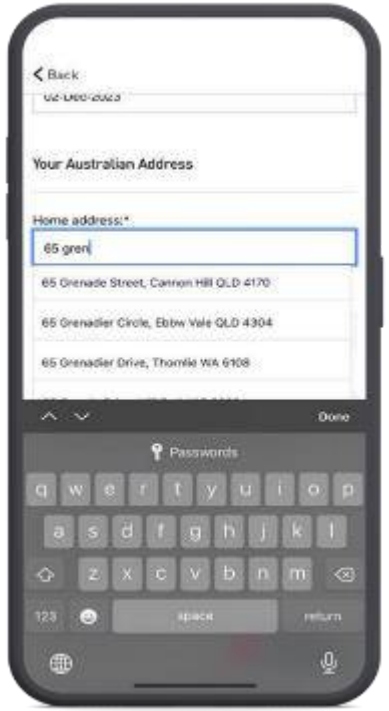
Enter contact details – email address & one Australian number needed



Select Education institution & update date arrived in Australia

Enter address in first line

(its predictive)
• Use second line if apartment name & room number required
• Tick 'no' if postal same

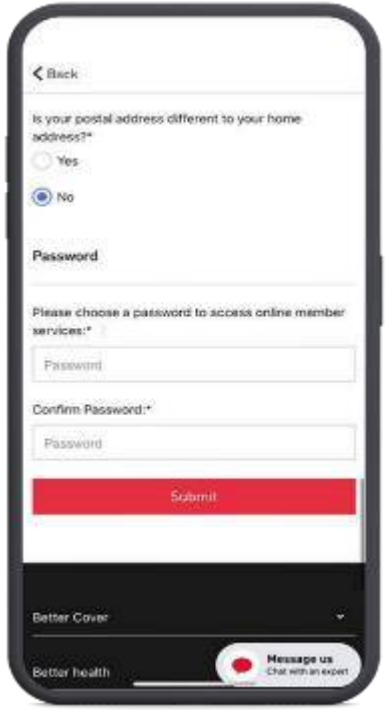


Create password

- 8-12 characters
- Upper & Lower case letter
- A Number
- **NO** Special Character

Hit Submit

New email sent with membership number



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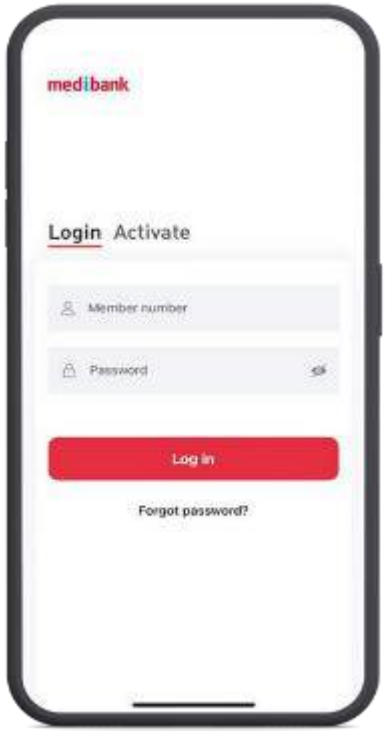
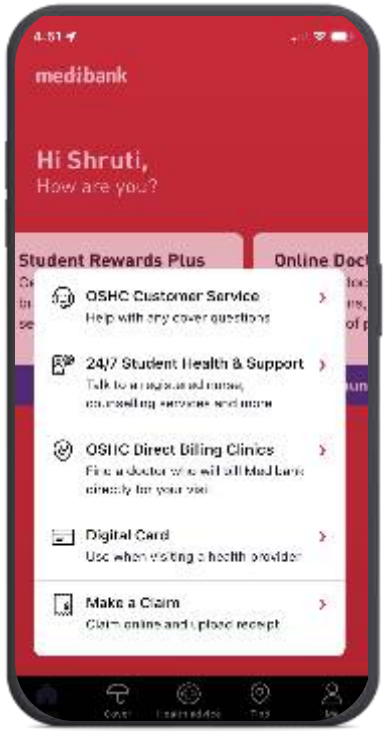
Step 3- Login and access digital card

Once completed check your email for your membership details.
'Login' with these details



Congratulations you have completed the activation process!



View Digital card

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24/7 Student Health and Support Line

Did you know that you can call us any time, day or night?

We understand that settling into a new country can be tough and we're here to help! This is helpline is available for All International students

We're here, 24/7

Call us on 1800 887 283

- Medical advice from a registered nurse
- Counselling services
- Emergency legal advice
- Health system guidance
- Interpreter service
- 'Living in Australia' support and more

How Medibank can support your health & wellbeing journey in Australia

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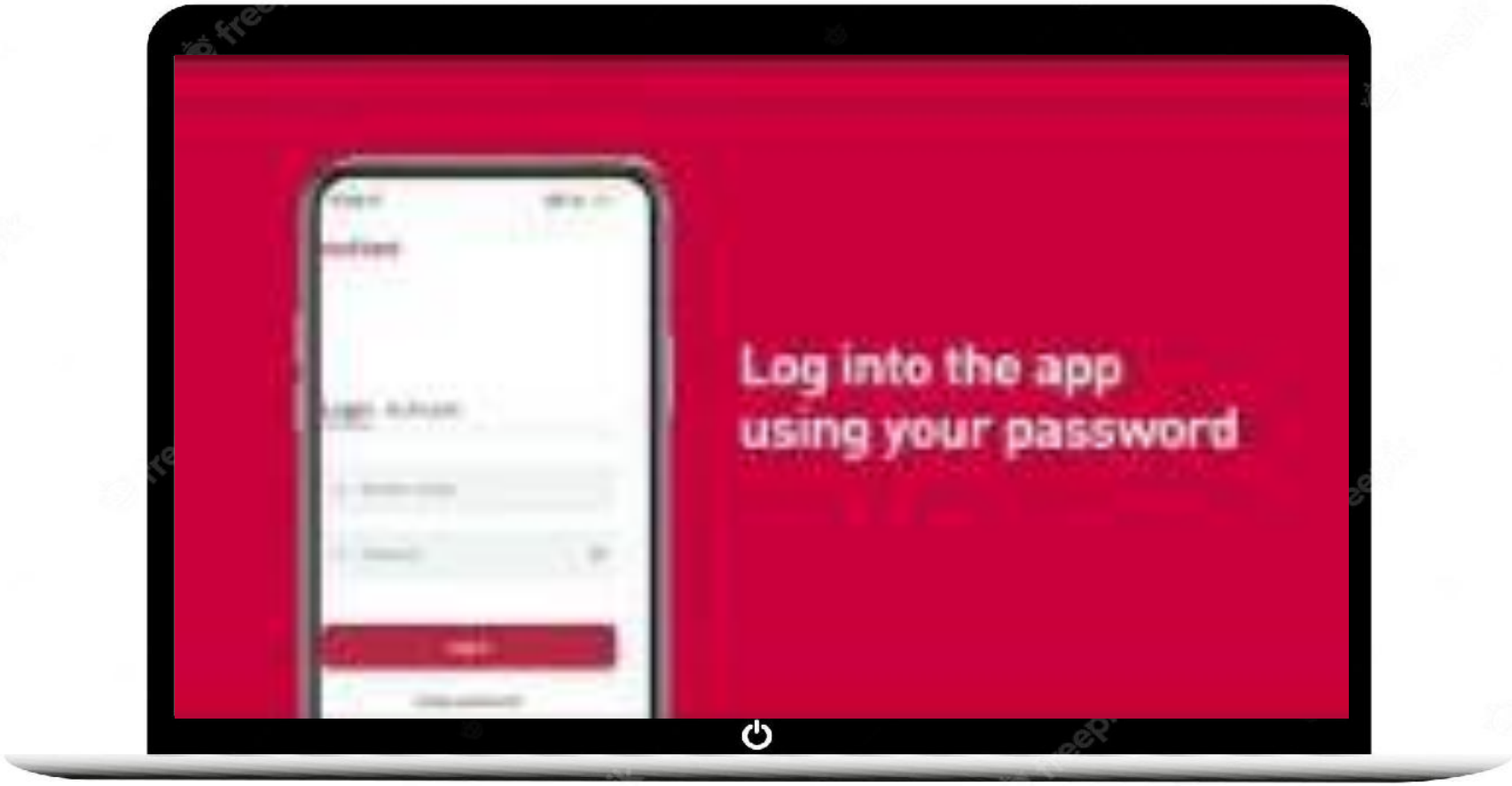
Medibank App FAQ



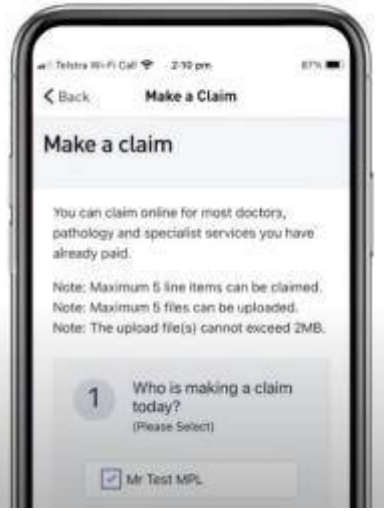
https://youtu.be/JpundwQYBJw

How to make a claim

Submit in a few taps

1

Fill in your details



*Demonstration only. App interface might vary.

2

Take a snap of your receipt

3

Upload it

Medibank Online Claims Form

You can now make claims for most medical services you have already paid for via our Online Claims Form.

If you have any questions or require help completing this form, call us on 134 148.

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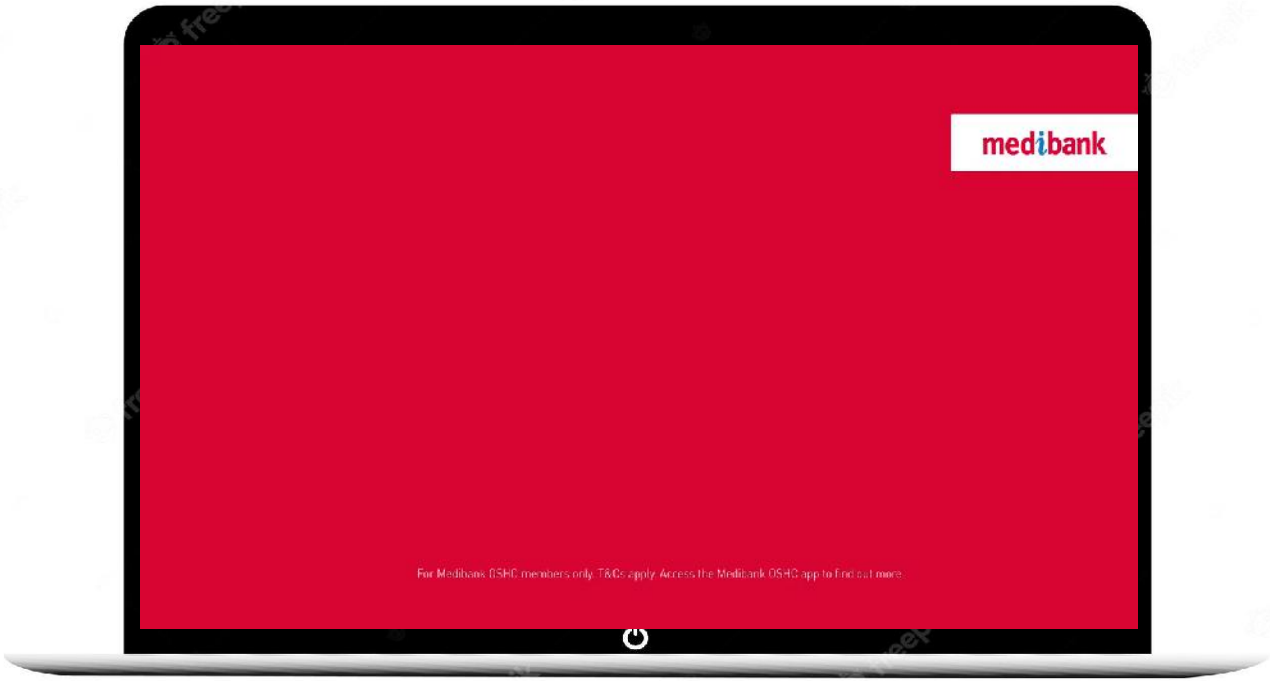
Student Rewards Plus

Get rewarded with exclusive offers. Access Student Rewards Plus via the Medibank OSHC app to support you to save money, find work, and enhance your skills while studying in Australia.



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Medibank Extras Cover

Extras Cover is available for everyday health services that are **not** included under OSHC, such as:

Dental care

Scaling & cleaning, fillings, extractions etc.

Optical

Prescription glasses and contact lenses

Physiotherapy

Sporting and muscular injuries

Speak to our friendly staff to find out exactly what your cover includes and to understand the benefits of Extras Cover.

134 148

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visit us in-store

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Quiz Time

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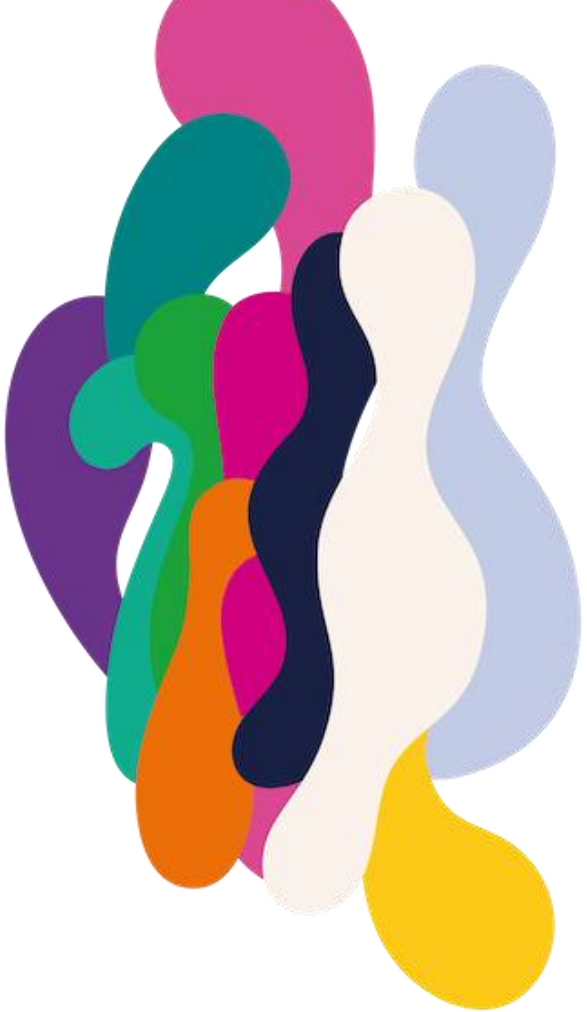
Quiz Time

What does GP stand for?

A. Good Price
B. General Practitioner
C. Good Place



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Quiz Time

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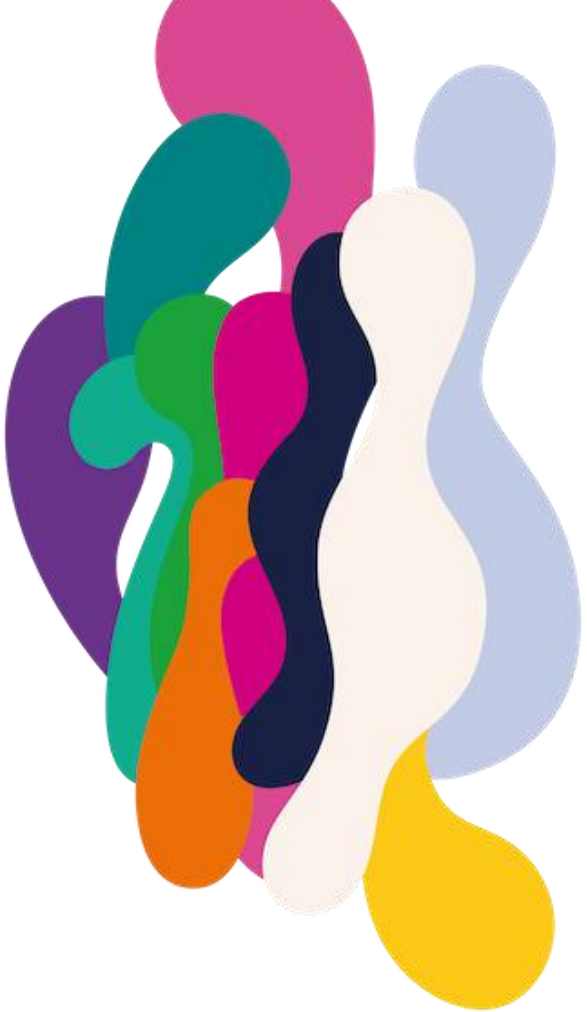

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Quiz Time

Do you have your Medibank OSHC Digital card?

A. YES
B. NO

Quiz Time

Do you have your Medibank OSHC Digital card?

A. YES

B. NO

Contact Medibank

134 148 8am – 8pm (AEDT)

Live Chat or **WhatsApp** message

www.medibankoshc.com.au

Email oshc@medibank.com.au

- Activating your cover
- Making a claim
- Finding a doctor/provider near you
- Set you up with Extras

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