



Medibank OSHC frequently asked questions

To help you answer some of your queries about Medibank Overseas Student Health Cover (OSHC), look at these frequently asked questions.

Remember, if something's not here you can ask us for more details over the phone on 134 148 or look at the Medibank OSHC Online Member Services site at medibankoshc.com.au

What does my Medibank OSHC cover?

Your Medibank OSHC includes benefits toward hospital and medical costs while you are studying in Australia.

This includes:

- Visits to General Practitioners (GPs) and specialists
- Treatment by doctors in hospitals, such as surgeons and anaesthetists
- Pathology tests
- X-rays
- Hospital accommodation costs
- Prescription medicines
- Emergency ambulance transport

Your OSHC also includes access to health advice from a registered nurse 24 hours a day.

What does a Gap mean?

You may need to pay something towards the cost of these services – this is often called a gap or and out-of-pocket expense. A gap fee or out-of-pocket expense is the difference between the fee charged by your provider and the benefit Medibank pays for the service.

There are also some services or treatments that are excluded. For more information see your Member Guide and Cover Summary – these are available on medibankoshc.com.au in the 'OSHC Support' section.

How do I buy extras cover?

It's also important to know that your OSHC doesn't cover the costs of other health services like dental, optical or physiotherapy. You can purchase Extras cover for those types of services.

To find out more about purchasing extras, you can contact us on 134 148 or email us on oshc@medibank.com.au to find the right extras cover for you.

What is Online Member Service and why is it important?

Online Member Services (OMS) is a facility which you can access to manage your cover either via medibankoshc.com.au or through the Medibank OSHC app available via Apple App Store or Google Play Store. You can:

- View cover details
- Update contact and bank details
- Access 24/7 Student Health & Support
- Find a provider who will bill us directly
- View your digital card
- Make a claim and more

How do I Register for Online Member Service?

To register your membership, you must have a copy of your policy certificate or letter of enrolment from your education provider.

You can register in 3 simple steps:

1. Go to medibankoshc.com.au
2. Select 'Activate your membership'
3. Provide the requested details that match your policy certificate
 - a. Membership Number *or* Student ID
 - b. First Name
 - c. Surname
 - d. Date of Birth
 - e. Gender

How do I get my membership card?

You must register for Online Member Services receive your Medibank OSHC membership card. This will be posted to your Australian Address within 10 working days.

- You can request a card to be sent to you in the mail if you prefer to carry a card in your wallet. Login to Online Member Services at medibankoshc.com.au, select 'My Account' then 'Order a card'

How do I save the digital membership card?

You can access a copy of your digital membership card online at any time through Online Member Services at medibankoshc.com.au or in the OSHC app

1. Medibank OSHC App - click 'Digital Card' from the home page
2. Login to Online Member Services at medibankoshc.com.au, select 'My Account' then 'View digital card'

Select the image of your digital card and select the option to save to your device. You can save your digital card as a jpeg image or as a photo on your mobile phone or tablet.

What do I do when I get sick?

A GP will normally be the first doctor you visit when you are unwell. GPs treat minor medical issues such as stomach aches, fevers, diarrhoea and prescribe medications. GPs can also refer you for x-rays, blood tests, or if your illness needs further treatment, they can refer you to a specialist doctor.

24/7 Student Health and Support Line on **1800 887 283** gives you access to a registered nurse or counselling.

In a medical emergency, you should call **000** for an ambulance.

How do I find a doctor?

Medibank has special arrangements with some on-campus and close to campus GP medical practices that use our direct billing system. Visit medibank.com.au/oshc and select 'Find a provider' to find your nearest location.

You can choose to use other GPs that we don't have special arrangements with.

How do I claim?

You can submit a range of claims for things you have already paid. If a benefit is payable, we'll process your claim and transfer the money into your nominated membership bank account within two business days. There are three ways you can submit claims:

1. **OSHC App** - select 'Make a Claim' from the Home or Cover page
2. **OMS** - medibankoshc.com.au
3. **By mail** - Complete and sign your claim form and send it to us with your service provider's account attached. If the account has been paid, you'll also need to send us the receipt.

Medibank OSHC
GPO 2984
Melbourne VIC 3001

How do I extend my membership?

You will need to extend your OSHC membership if you're extending your period of study in Australia. You can extend your membership:

- Over the phone at 134 148
- In the Medibank OSHC App
- Through Online Member Services at medibankoshc.com.au

This option is only available when your current visa will expire in less than 6 months.

You will also need to make a payment for the additional period of cover at the time you extend your cover. A new policy certificate with your new end date will be emailed to you.

How do I add a family member?

You can add your partner or spouse and any dependent children to your OSHC membership if they are living with you in Australia and are named on your student visa.

To add family members phone 134 148 and provide:

- Details of the family members being added to your OSHC
- A copy of your student visa
- Pay any additional premium *where applicable*

How do I contact Medibank?

Phone 134 148 or email oshc@medibank.com.au

How do I download the app?

Search 'Medibank OSHC' in the Apple App Store or Google Play Store to download and install the app.



Or Scan the QR Code to be directly linked to the app

