

Membership Guide

Effective 14 August 2009

Overseas Student Health Cover

**OS
HC**

medibank
P R I V A T E

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Your Guide to Membership

Welcome to membership of Medibank Private's Overseas Student Health Cover (OSHC).

This Guide will tell you about your cover and what you can and cannot claim for. It also includes a summary of the policies of Medibank Private as they apply to OSHC membership.

This Membership Guide forms part of the terms and conditions of your OSHC with Medibank Private. All members of OSHC are subject to the terms and conditions and policies contained in this Guide, as varied from time to time.

Please read the Membership Guide carefully and contact Medibank Private if there is anything you do not understand or if you want more information about your cover.

Keep this Guide in a safe place together with your other Medibank Private documents.

Glossary of Definitions

The following definitions explain the meaning of some of the words and phrases used throughout this Guide.

Calendar Year

A 12 month period commencing 1 January and ending 31 December.

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 financial, psychological or physical support; and
- authorised to enter and remain in Australia with the Contributor.

Department of Immigration and Citizenship (DIAC)

The Australian Government department responsible for, among other things, immigration and entry, stay and departure arrangements for non-citizens.

Hospital Treatment

This means:

- Hospital accommodation and nursing care for the purpose of permitting Professional Attention, and
- The provision of a Surgically Implanted Prosthesis on the Australian Government's Prostheses Schedule.

Inpatient

A person who has been formally admitted to a registered hospital for the purpose of obtaining Professional Attention. This includes Same Day Admissions.

Medically Necessary

In relation to ambulance transportation, this means necessary because, due to the patient's medical condition, they could not be transported by any other means.

Medicare

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

Medicare Benefits Schedule (MBS)

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 MBS Fee) that has been set by the Australian Government for the purpose of calculating the Medicare Benefit payable for that service.

Members' Choice Hospital

A private hospital:

- with which Medibank Private has an agreement to provide greater value to our members by way of capped fees or higher benefits for accommodation or treatment, and
- that is part of Medibank Private's Members' Choice network.

Non Members' Choice Hospital

A private hospital that is not part of Medibank Private's Members' Choice network.

Outpatient

A patient who receives medical attention at a hospital Outpatient department or Accident and Emergency department, but is not formally admitted to the hospital.

Prescription Medicine Co-payment

The amount you are required to pay towards the cost of each Prescription Medicine before benefits are payable by Medibank Private. This amount is reviewed each year.

Prescription Medicine

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

Professional Attention means, in relation to Hospital Treatment:

- Medical or surgical treatment by or under the supervision of a medical practitioner
- Obstetric treatment by or under the supervision of a medical practitioner or a registered nurse with obstetric qualifications
- Dental treatment by or under the supervision of a dental practitioner, or
- Podiatric treatment by or under the supervision of a podiatrist who has been accredited by the Minister for Health and Ageing.

Same Day Admission

An admission to, and discharge from, a hospital or day hospital facility on the same day (ie. where the stay does not extend beyond midnight).

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.

Surgically Implanted Prostheses

The Australian Government publishes a Prostheses Schedule that sets out the benefits health funds must pay to members with hospital cover for these items. These fall into two categories:

- No-Gap Prostheses: which are those surgically implanted prostheses for which you will be fully covered. For every relevant procedure listed in the Medicare Benefits Schedule, there will be at least one No-Gap Prosthesis available.
- Gap Prostheses: which are those surgically implanted prostheses for which you will have to contribute towards the cost.

When an item is included on the Australian Government's Prostheses Schedule, a benefit is payable if the prosthesis:

- is provided to a person while they are receiving Hospital Treatment, and
- a benefit is payable for that Hospital Treatment.

Theatre Fees

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

Visa Length Health Cover

OSHC for which the Contributor makes one payment that covers the entire period of their student visa.

Waiting Period

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

Your Membership

Types of membership available and who can be covered

OSHC offers two types of membership:

- Single membership, which covers you (the student) only
- Family membership, which covers you (the student), and your Spouse and/or Dependent Children.

A Dependent Child is not eligible to remain on an OSHC Family Membership from the date of his/her eighteenth (18th) birthday.

Members with OSHC may not be members of any other Medibank Private hospital cover. They may, however, purchase an additional Medibank Private ancillary (or 'extras') cover. Please contact us if you would like further information about our 'extras' cover options.

Short course students

If you come to Australia on a visitor visa to undertake a short course of study (three months or less), you are not eligible to purchase OSHC. To discuss our Visitors Cover options, please visit a Medibank store or call 132 331.

Expatriate Australian students

If you are an expatriate Australian coming to Australia on a student visa to undertake formal studies, and you are not eligible for Medicare, it is important that you take out OSHC for the length of your stay.

Norwegian and Swedish students

Most Norwegian and Swedish students are covered by health insurance arrangements provided by their government, and are not eligible to join OSHC. A Norwegian or Swedish student can be covered by OSHC if they provide documents that verify they are not eligible to be covered under their own government's insurance arrangements.

When does your cover start?

- If you pay your premium before you arrive in Australia: your cover starts from the date of your arrival. If you arrive on a date other than your expected date of arrival, please visit us at one of our stores so that our records can be changed to reflect the appropriate commencement date. You will need to bring your passport and membership card (if you already have one) with you to make this change.
- If you pay your premium after you arrive in Australia: your cover starts on payment of your premium, unless you have nominated a later date to be your commencement date, or on the date you transfer from your current health fund.

Please note that benefits cannot be paid until Medibank Private has received your premium. If you pay your premium through your educational institution, there may be a short delay before Medibank Private receives it.

Your Membership Card

Use your membership card when you need to make a claim in person, visit a doctor, arrange admission to hospital or make any other type of enquiry. Do not send us your card if you make a claim by mail.

You are responsible for any claims made using your card. Keep your card safe and advise us immediately if it is lost or stolen. Medibank Private will not accept liability for any loss to you resulting from the misuse of a lost or stolen card. You can visit our website at www.medibank.com.au to request a replacement card.

Your membership card should have been sent to you with this Guide. If you have not yet received your card please call us on 132 331, visit your local Medibank store or email us at ask_us@medibank.com.au.

What You Are Covered For

OSHC will pay benefits towards:

- medical and hospital treatment
- medically necessary ambulance transport and
- most Prescription Medicines that you receive while studying in Australia, as set out below.

Please also read 'What You Are Not Covered For', which explains the payments you are required to make if, and when, the applicable charges are incurred.

Public Hospital

- 100% of the hospital charges* where you are an Inpatient in a shared room (but any additional accommodation charges where you request a private room are your own responsibility)
- 100% of the cost of any no-gap item included in the Australian Government's Prosthesis Schedule
- 100% of the hospital charges* for Outpatient medical and post-operative treatment.

Private Hospital

Where you are an Inpatient in a **Members' Choice** Hospital:

- 100% of the accommodation charges
- 100% of Theatre Fees
- 100% of the cost of any no-gap item included in the Australian Government's Prosthesis Schedule
- 100% of any other costs provided for in our agreement with the hospital (such as Prescription Medicines directly related to the reason for your hospital admission, and some ancillary services)
- the cost of newspapers, TV hire and local telephone calls is covered in **some** Members' Choice Hospitals.

Where you are an Inpatient in a **non Members' Choice** Private Hospital:

- a fixed dollar amount towards each day's accommodation charges
- a fixed dollar amount for Theatre Fees for each operating theatre visit
- 100% of the cost of any no-gap item included in the Australian Government's Prosthesis Schedule.

You will be responsible for paying any difference between the OSHC benefit and the hospital charges*.

Long Term Hospital Treatment

If you are hospitalised for a continuous period of more than 35 days, your doctor must certify that you require ongoing acute care as an Inpatient, otherwise your hospital benefits will be reduced.

* Hospital charges do not include charges for medical services or Prescription Medicines. Please refer to **Medical Services** and **Prescription Medicines** on page 11.

What You Are Not Covered For

Benefits are not payable for the following (or those items included in 'General items that you are not covered for' on pages 13 and 14).

Public and Private Hospital

In a public or private hospital you are not covered for:

- any part of the accommodation charge raised by a public hospital that exceeds the benefit for a shared room, if you are accommodated in a single room at your request
- the gap for surgically implanted prostheses on the Australian Government's Prostheses Schedule (see page 6 for details)
- 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
- outpatient charges raised by private hospitals
- Surgically Implanted Prostheses and other medical devices not included in the Australian Government's Prostheses Schedule
- the cost of newspapers, TV hire and telephone calls, except as covered in some Members' Choice Hospitals.

What You Are Covered For

Medical Services

For treatment by medical practitioners (including specialist, pathology and x-ray services) Medibank Private pays you the following benefits:

If you are a Hospital Inpatient:

- 100% of the Medicare Benefits Schedule (MBS) Fee

If you are a Hospital Outpatient (for example, if you are treated in your doctor's consulting rooms):

- 100% of the MBS Fee for General Practitioner consultations
- The published 85% MBS Fee* for other Medicare-recognised services, including those provided by specialists.

*Note: 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 pays benefits up to a maximum of \$50 for each Prescription Medicine. This is subject to the following Calendar Year limits:

- for a Single membership - \$300
- for a Family membership - \$600 (with a maximum of \$300 per person).

You are responsible for paying the Prescription Medicine Co-payment for each Prescription Medicine.

Medibank may cover the full cost of Prescription Medicines provided to an Inpatient of a Members' Choice Hospital if those medicines are covered by our agreement with the hospital.

Ambulance

- 100% of the cost of ambulance transport when Medically Necessary for admission to hospital or for emergency treatment. The ambulance must be provided by, or under an arrangement with, an ambulance service approved by Medibank Private.

What You Are Not Covered For

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 or pathology required by DIAC as part of the student visa renewal process.

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, as shown in the 'What You Are Covered For' section (page 11)
- medicines other than Prescription Medicines
- medicines prescribed for cosmetic purposes
- oral contraceptives.

You will be responsible for paying any costs above the benefits that are payable. **This means you may incur significant out-of-pocket expenses if high cost Prescription Medicines are required for a treatment.**

Ambulance

- the cost of ambulance transport for journeys that are not Medically Necessary for admission to hospital or for emergency treatment.

General items you are not covered for

- any treatment related to medical procedures that are not listed in the Medicare Benefits Schedule (although limited hospital benefits may be payable for certain dental procedures carried out in hospital).
- any treatment during the first 12 months of membership for medical conditions or disabilities (including secondary conditions arising directly from them) that a member had before their cover commenced, unless a medical practitioner certifies and Medibank Private agrees that the member required emergency treatment or treatment for a life-threatening condition. This 12-month period is known as the **Waiting Period**.
- assisted reproductive services, such as in-vitro fertilisation (IVF)
- treatment provided outside Australia, including treatment provided while travelling to or from Australia. This applies whether or not the reason for being outside Australia is related to your course of study. Note that Norfolk Island (an Australian external territory) is not considered to be part of Australia for health insurance purposes.
- transportation into or out of Australia in any circumstance
- treatment arranged before you, your Spouse or your Dependent Children came to Australia
- services and treatment for which compensation or damages can be claimed
- treatment for any of your children who are not Dependent Children
- treatment rendered by providers who are not recognised by Medibank Private for the purpose of paying benefits
- optical items and ancillary services, such as dental or physiotherapy, whether provided in private practice or in a hospital (unless these are covered by our agreement with a Members' Choice Hospital). If you wish to be covered for these expenses, you should consider buying an additional 'extras' cover from us.
- services rendered while premiums are in arrears
- services rendered while the membership is suspended
- benefits in excess of the amount charged for a service
- services for which a claim is submitted more than two (2) years after the date of service
- Medibank Private may refuse to pay benefits or to provide continued cover if incorrect or false information has been provided

- if a member may claim all or part of the cost of a service from another person, company or organisation, the benefit payable by Medibank Private may be reduced, so that the total amount payable from all sources does not exceed the amount charged.

Making a Claim

Claims can be lodged at any Medibank store or sent to Medibank by mail. Medibank Private needs the following information to process a claim:

- a completed claim form
- the original account(s)
- receipts for paid accounts

NB. Do **not** send your Membership Card when claiming by mail.

Other Claims Information

- Medibank Private has special arrangements with some on-campus medical practices that provide a direct claiming system. Please ask your educational institution for more details.
- **Paid accounts:** Claims for paid accounts are payable by cheque or by reverse EFTPOS into a cheque or savings account. Cheques are normally made out in favour of the Contributor. However, a Contributor may request that a cheque be made payable to their Spouse. Cheques are sent to the membership address shown in our records, so it is important you keep us informed of any changes of address.
- **Unpaid accounts:** Claims for unpaid accounts are paid by a cheque made out to the service provider and posted to the Contributor. The cheque should then be sent promptly to the service provider, together with payment for any remaining charges.
- Medibank Private retains all account and receipt documentation. Benefit payments are accompanied by a statement that contains all information relevant to each service claimed.
- Medibank Private will not pay benefits on claims that are submitted more than two (2) years after the date of service.

Other Important Membership Information

Keeping Your Premiums Up To Date

It is a condition of your student visa that you have OSHC for the full length of your visa. If you have not paid a premium for the full length of your visa, or are applying for a new visa, you will have to renew your cover. It is your responsibility to ensure that premiums are up to date.

Many educational institutions will collect and send renewal premiums to Medibank Private on behalf of students. If your institution does this for you, Medibank Private will renew your cover and issue a new membership card to you automatically.

If you have a current student visa, you can also renew your membership online at www.medibank.com.au or at a Medibank store. To help you do this, you will need your Medibank Private membership card or membership number, and your passport.

If you need to apply for a new student visa from DIAC, you will first need to contact your educational institution to obtain a letter that confirms that you are continuing your studies before you can renew your OSHC. You can then renew your OSHC by presenting your membership card and the letter from your educational institution at a Medibank store.

Lapsed Cover

Where premiums fall more than two (2) months in arrears, the membership will be considered to have lapsed. Should this occur, to restore your membership you will be required to pay **all** the arrears of premiums, pay advance premiums for 12 months or the length of your visa whichever is the shorter, and provide documentary evidence that you are still studying in Australia. Where this occurs, Medibank Private benefits will not be payable for any services provided more than 12 months before the date on which the membership recommenced.

If you were a member of another fund's OSHC and your cover lapsed and you wish to now take out Medibank Private's OSHC, you will be required to pay Medibank **all** the arrears of premiums and meet the above conditions, however Medibank Private benefits will **not** be payable for any services provided prior to joining Medibank Private.

Changing Your Personal Details

You must advise Medibank Private when any of your personal details change, for example:

- you change your residential address. If you do not tell us when you change your address, you may not receive benefit cheques or other important correspondence
- your Spouse and/or Dependent Children are coming to join you in Australia
- your Spouse and/or children no longer live with you
- you change your email address
- you change your phone number
- you change your educational institution.

Adding Your Spouse And Children

If your Spouse and/or Dependent Children are coming to join you, they can be added to your cover provided they have been authorised to enter Australia and reside with you (the student) for the duration of their stay. You will need to pay an additional premium to change your membership from a Single to a Family cover. You can do this at any Medibank store or at a participating educational institution.

When your family arrives, Medibank Private or your educational institution will need to see their passports and visas so that the period of cover can be confirmed. A new membership card listing all the members covered will be posted to you at your Australian residential address registered with Medibank Private.

A new-born child may be added to an existing Single membership with effect from his or her date of birth and without having to serve an additional Waiting Period provided that:

- the application is received by Medibank Private within two (2) months of the date of birth, and
- the membership is changed to a Family membership, and the family premium is paid, from the date of birth.

Changing Your Resident Status

If you, your Spouse or your Dependent Children, are granted permanent resident status by DIAC, you are no longer eligible for OSHC. If you transfer to a new Medibank Private cover within 2 months of the date from which you were granted permanent resident status, you will be immediately eligible under your new cover for those benefits to which you were entitled under your OSHC, other than those to which separate waiting periods apply. Please contact us to arrange to transfer to another Medibank Private cover to avoid having to re-serve the 12-month Waiting Period.

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 towards the Waiting Period under your Medibank Private OSHC.

However if your cover with the other insurer has lapsed, see 'Lapsed Cover' on page 16 for further details.

If you are transferring to Medibank Private, you will need to:

- arrange for a Clearance Certificate to be sent to Medibank Private from your current OSHC insurer (this can be done by contacting that insurer, or by completing the Clearance Certificate request form at the back of the OSHC brochure).
- provide documentary evidence, ie. electronic confirmation of enrolment, or a letter from the educational institution, to support that you are still studying in Australia, and
- present your passport and visa to Medibank Private.

To arrange your transfer to Medibank Private or for more information visit our website at www.medibank.com.au, come into a Medibank store, call 132 331 or email us at ask_us@medibank.com.au.

Your Premiums and Length of Membership

Please remember that the Australian Government requires that the minimum period of OSHC is twelve (12) months, or the length of your student visa, whichever is shorter. The maximum period of cover is the length of your student visa.

Medibank Private encourages you to take out Visa Length Health Cover. With Visa Length Health Cover you will be continuously insured for the period of your stay in Australia and you will not be affected by any premium increases during the term of your cover.

OSHC premiums are reviewed from time to time. Any changes made to OSHC premiums will be advised to educational institutions and other agencies before they become effective.

Goods and Services Tax

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.

Refunding Premiums

Medibank Private will refund all or part of your premium if:

- you paid for OSHC but did not come to Australia to take up studies
- you have paid your premiums for an extended stay, but your student visa was not extended
- you have to cease studies and leave Australia before the end of a period of approved stay, for reasons beyond your control

- you have been granted permanent resident status in Australia
- you have decided to defer your study and return home
- you have completed your study earlier than expected
- you have paid for Visa Length Health Cover and suspended your membership in accordance with 'Suspending Your Membership' (see below)
- you, your Spouse or your Dependent Children were not residents in Australia for a continuous period of at least 3 months while you held a valid student visa
- you can prove you had OSHC from another organisation which includes the period covered by Medibank Private.

You must apply for a refund in writing to Medibank Private, and provide documentary proof of the reason for the refund (eg letter from DIAC where the visa is denied; letter from the educational institution etc). When you write to us, please include the address to which you want the refund sent.

Medibank Private will not consider refunds for periods of less than one month unless you have been granted permanent residency.

If you have been granted permanent residency, Medibank Private will not issue a refund where the amount is less than \$5.

Suspending Your Membership

You may apply to Medibank Private to have your membership suspended if you have travelled overseas (including Norfolk Island) during your period of study.

The minimum period for which a membership can be suspended is one continuous month. The maximum period:

- for students who are required to travel overseas as part of their course of study is 12 months, and
- for all other reasons for overseas travel is 6 months.

Once you suspend your membership, you will not be able to suspend it again for a further 6 months from the date your membership was reactivated.

When you reactivate your membership, the date you have paid up to will be recalculated using the premium applicable at that time.

Applications to suspend must be made within one (1) month of the date of your return to Australia. If you do not apply within 1 month, you will not be able to suspend your membership for the period you were absent from Australia. Applications cannot be made before you leave Australia.

Any periods of suspension within the first 12 months of your membership will not count towards the serving of the **12 month Waiting Period** that applies to medical conditions or disabilities that you, your Spouse or your Dependent Children had before your cover commenced (see page 13).

Termination of Membership

Where, in Medibank Private's opinion, a member has obtained, or attempted to obtain, an improper advantage for themselves or for any other person, Medibank Private may terminate the relevant membership immediately by writing to the Contributor. An improper advantage is any advantage, financial or otherwise, to which a member is not entitled.

Your Privacy

Medibank Private is committed to managing personal information according to our Privacy Policy, as amended from time to time.

Copies of the latest version of our Privacy Policy may be obtained from our website at medibank.com.au or any Medibank store.

Medibank Private Online

We help make managing your health and insurance easier with our online services.

Our website at medibank.com.au is full of useful information and services designed to help you have more control over your membership.

From our website you can:

- obtain a premium quote
- join Medibank Private
- pay your premium
- download brochures
- view Frequently Asked Questions
- email us
- take out travel insurance
- locate a Medibank store
- find a health care provider

From our website the contributor on a membership can register to use our Online Member Services facility which allows them to:

- view membership details
- download brochures and forms
- order a replacement membership card
- update contact details
- pay a premium
- change payment type
- view payment details
- send secure email

Your Feedback

At Medibank Private we value your comments on our products and services. If you have any feedback for us or require further explanation on any matter affecting your membership, you can contact us by:

- calling us on 132 331 or + 61 3 86 22 5780 if outside Australia
- visiting one of our stores, or
- emailing us at ask_us@medibank.com.au.

Resolution of Issues

If you have a problem with any aspect of your cover or the service we have provided, please contact us and let us know your concerns.

We will try to resolve your complaint promptly and fairly however, if you are not satisfied with our reply, please let us know and we will review our decision or you can write to Medibank Private Customer Resolutions, GPO Box 9999, Melbourne, VIC 3000. Free independent advice is also available from the Private Health Insurance Ombudsman on 1800 640 695.

Phone

132 331

Outside Australia

+61 3 86 22 5780

Email

ask_us@medibank.com.au

Visit us

Call us on 132 331 or visit our website at www.medibank.com.au for your nearest Medibank store.

Write to us

Medibank Private

GPO Box 9999

in your capital city.



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