i visit better

Overseas Visitors Health Cover
Welcome to Medibank

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If you’re planning the trip of a lifetime to Australia, it may be worth considering taking out an Overseas Visitors Health Cover to help pay for your hospital and medical costs while you’re away. This is because Australia’s national health care system, called Medicare, may not cover you. Like most countries in the world, health care costs in Australia can be expensive. Even a few days in hospital for a routine operation can cost thousands of dollars in hospital charges and doctors’ fees.

Medibank is Australia’s leading private health fund and everything we do is for the better health of our members, so they can say, with Medibank ‘I am better’. Better cared for, better covered, reassured, and better off.

Some visitors to Australia have restricted access to Medicare for medically necessary treatment because their country has a Reciprocal Health Care Agreement with Australia, however, most visitors have no access to Medicare. Having Overseas Visitors Health Cover can also give you greater control over when and where you can receive medical treatment. We offer memberships for singles, couples and families.
Why do 3.8 million members choose Medibank?
Medibank is Australia’s leading health fund, with 3.8 million members. We are committed to providing our members affordable and high quality care, and offer an extensive health provider network, called Members’ Choice.

Here are just some of the reasons why our members choose us:

- We covered more than 500,000 surgeries in the 2016 financial year so our members felt supported when they needed it the most.
- We paid out $5.1 billion in member benefits in the 2016 financial year for better health and value for our members.
- We covered more than 1.3 million hospital admissions in the 2016 financial year for peace of mind for our members.
- We offer convenient access Australia-wide, with 76% of all private hospitals being contracted Medibank Members’ Choice providers, for greater choice for our members.
Medibank’s extensive health provider network
### Members’ Choice

<table>
<thead>
<tr>
<th>State</th>
<th>Hospitals</th>
<th>Ancillary</th>
</tr>
</thead>
<tbody>
<tr>
<td>QLD</td>
<td>88</td>
<td>2,844</td>
</tr>
<tr>
<td>NSW</td>
<td>160</td>
<td>3,202</td>
</tr>
<tr>
<td>VIC</td>
<td>121</td>
<td>3,552</td>
</tr>
<tr>
<td>ACT</td>
<td>9</td>
<td>234</td>
</tr>
<tr>
<td>TAS</td>
<td>8</td>
<td>473</td>
</tr>
<tr>
<td>SA</td>
<td>42</td>
<td>1,376</td>
</tr>
<tr>
<td>NT</td>
<td>2</td>
<td>58</td>
</tr>
<tr>
<td>WA</td>
<td>37</td>
<td>1,813</td>
</tr>
</tbody>
</table>

### Members’ Choice ancillary (extras) provider locations

- QLD: 2,844 locations
- NSW: 3,202 locations
- VIC: 3,552 locations
- ACT: 234 locations
- TAS: 473 locations
- WA: 1,813 locations
- NT: 58 locations

### Retail stores

- 76 locations

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**Please Note:** Medibank network current as at 30 June 2016.

**What is ancillary?**

Ancillary (also known as Extras) is for services, such as optical and dental. Ancillary cover is not included in our Overseas Visitors Health Cover, however you can purchase Extras cover separately from Medibank.
What is Medibank Overseas Visitors Health Cover?
Medibank Overseas Visitors Health Cover can help those visiting Australia to cover the cost of a range of in-hospital procedures, such as tonsil removal, as well as included out of hospital medical services, such as visits to a general practitioner (GP), or specialist services like x-rays. It can also assist with the cost of emergency transport by an ambulance. Extras cover can also be purchased separately for services such as dental and optical. It’s important to understand that waiting periods apply for some services.

Please Note: The Australian Government charges Australian residents meeting certain criteria a surcharge to fund the Medicare scheme. Medibank Overseas Visitors Health Cover will not exempt you from the Medicare Levy Surcharge. Please contact the Australian Taxation Office for more information on 132 861 or visit ato.gov.au

What is a waiting period?
A waiting period is the amount of time you need to be on your cover before a benefit will be paid.
What happens if I get sick?
If you get sick, usually a general practitioner (GP) is the first point of contact unless it is an emergency. A GP is a doctor that can advise you what to do next.

You can visit them for more minor medical problems such as a stomach ache, cough or a fever. They can also prescribe medication to treat your condition and refer you for a blood test, x-ray or specialist doctor if you need one. GP and specialist consultations are often referred to as out-of-hospital medical.

How does having Overseas Visitors Health Cover help?

The Medicare Benefit Schedule (MBS) lists set fees for medical services, including GP visits and specialist fees. If you need to see a GP or specialist, Medibank will cover 100% of the MBS fee, where it is an included service. If the doctor charges more than the amount we contribute, you will need to pay the difference, often referred to as “out of pocket expenses”.

What are out-of-pocket expenses?

These are expenses that you will need to cover the cost of, so they will come “out of your own pocket”.
Where do I go if I need medicine?
A pharmacy is the place to go if you need to get medication. Some of the medication can only be bought if you have been given a prescription from the doctor.

The Australian Government’s Pharmaceutical Benefits Scheme (PBS) provides subsidised prescription medication to residents of Australia, as well as certain foreign visitors covered by a Reciprocal Health Care Agreement. However, most international visitors to Australia are not eligible for subsidised prescription medication under the PBS. Some medication is very expensive (including medicines used for oncology (cancer) and other treatments) and you may incur significant out-of-pocket expense when purchasing these.

For further information on Reciprocal Health Care Agreements, please contact Medicare on 132 011.

How can Medibank help?

Extras cover can be purchased separately, which can include cover for a range of medicines provided outside of hospital. Call us for more information, on 132 331.
When should I go to a hospital?
In Australia, you may go to the hospital if you have a medical emergency or if you need an operation.

Australia has public hospitals (which are run by the government) and private hospitals. You can choose whether you would like to be treated in a public hospital or a private hospital. Medibank has partnerships with a wide network of private hospitals, called Members’ Choice hospitals.

How does having Overseas Visitors Health Cover help?

Medibank will help to cover the cost of being treated as an admitted patient in a private hospital (or in a public hospital as a private patient) for a range of procedures and medical services.

Medibank has agreements with most private hospitals and day surgeries in Australia. If you visit a Members’ Choice hospital, you will generally get better value for money compared to a non Members’ Choice hospital, as long as the service you receive is covered by our agreement with the hospital and is included in your cover.

It’s important to understand that some costs from a visit to hospital or a doctor are not covered under your policy. These are known as out-of-pocket expenses. Having Overseas Visitors Health Cover helps reduce your hospital and medical out-of-pocket expenses, 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.

Medibank will cover 100% of the cost for eligible emergency ambulance services where medically necessary.

If a child on your membership needs to go to hospital, you won’t be charged an excess. For more information on excesses, refer to page 21.

What is an excess?

An excess is an amount that a member must contribute towards their hospital treatment. It is deducted from the benefits we pay. The applicable excess amount is payable once per member per calendar year, but does not apply to children included on a family policy.
What benefits are paid if I go to hospital?
Medibank Overseas Visitors Health Cover also allows you to choose your own doctor and the hospital you would prefer to attend. Listed below are the services included under Overseas Visitors Health Cover, that we will pay benefits towards. Any charge above your benefit or not included in your cover will form part of your out-of-pocket expenses.

**Private hospital accommodation at a Members’ Choice hospital**
- overnight admission in a shared or private room
- same day admissions
- intensive care and theatre fees

**Public hospital accommodation as a private patient**
- overnight accommodation in a shared or private room
- same day admissions

100% of the MBS fee for doctors’ fees for included in-hospital medical services when you are treated as a private patient.

Surgically implanted prostheses and other items on the Australian Government’s Prostheses List.

Eligible ambulance services where immediate professional attention is required. This includes medically necessary transport and emergency call out fees.

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**What is a prostheses?**

A prostheses is an artificial device that is permanently implanted into the body and substitutes for a missing or deficient part of the body, and has a functional use. For example a pacemaker or heart valve.
What is included in my cover?
Medibank has one level of cover available for visitors to Australia, called Overseas Visitor Health Insurance. The table below lists the services that are included and excluded under the cover:

What’s covered: Hospital

<table>
<thead>
<tr>
<th>Item/Service</th>
<th>Overseas Visitor Health Insurance*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ambulance services</td>
<td>✅</td>
</tr>
<tr>
<td>Knee reconstruction surgery &amp; investigations</td>
<td>✅</td>
</tr>
<tr>
<td>Shoulder reconstruction surgery &amp; investigations</td>
<td>✅</td>
</tr>
<tr>
<td>Appendicitis treatment</td>
<td>✅</td>
</tr>
<tr>
<td>Removal of tonsils &amp; adenoids</td>
<td>✅</td>
</tr>
<tr>
<td>Surgical removal of wisdom teeth (for hospital charges only. See page 19)</td>
<td>✅</td>
</tr>
<tr>
<td>Heart-related services</td>
<td>✗</td>
</tr>
<tr>
<td>Obstetrics-related services eg. pregnancy</td>
<td>✗</td>
</tr>
<tr>
<td>Plastic &amp; reconstructive surgery (excludes cosmetic treatment)</td>
<td>✗</td>
</tr>
<tr>
<td>Palliative care</td>
<td>✗</td>
</tr>
<tr>
<td>Psychiatric treatment</td>
<td>✗</td>
</tr>
<tr>
<td>Rehabilitation treatment</td>
<td>✗</td>
</tr>
<tr>
<td>Fertility treatment eg. IVF &amp; GIFT programs</td>
<td>✗</td>
</tr>
<tr>
<td>Major eye surgery – including cataract &amp; lens-related services</td>
<td>✗</td>
</tr>
<tr>
<td>Hip &amp; knee joint replacement surgery</td>
<td>✗</td>
</tr>
<tr>
<td>Renal dialysis</td>
<td>✗</td>
</tr>
<tr>
<td>All other in-hospital services recognised for Medicare benefit purposes</td>
<td>✅</td>
</tr>
<tr>
<td>Your excess</td>
<td>$300</td>
</tr>
</tbody>
</table>

What’s covered: Medical

<table>
<thead>
<tr>
<th>Item/Service</th>
<th>Overseas Visitor Health Insurance*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefits for in-hospital medical (where included)</td>
<td>✅</td>
</tr>
<tr>
<td>Benefits for out-of-hospital medical (where included)</td>
<td>✅</td>
</tr>
</tbody>
</table>

* For Overseas Visitor Health Insurance, where treatment is required for injuries sustained in an accident, services which are normally excluded will be covered. Waiting periods apply, including the general 2 month waiting period and 12 months for pre-existing conditions.
How else can Medibank help me?
We also offer our members a range of additional discounts and services, so they can get the most out of their membership, these include:

- Access to a Medibank nurse, 24 hours a day 7 days a week on 1800 644 325. Designed to complement the care given by a GP and other health professionals, Medibank nurses can give you advice about your health, symptoms, diagnosed conditions and discuss treatment options. They can also help you find medical centres, child health services, dentists, mental health services, pharmacies and more. If you call with a health problem that our nurses believe should be seen by a doctor promptly, they’ll offer to ring a GP and help you make an appointment. Translators for a range of languages are available if required.

- Online Member Services (OMS) – an easy and secure way for members to update their contact details, manage a range of claims and perform many other membership services. To setup your OMS account once you’ve arrived in Australia, simply visit members.medibank.com.au, provide the requested information and follow the prompts.

- Pay as you go discounted gym access with our GymBetter® network for Medibank members.

- 10% discount on travel and pet insurance for Medibank members.

- A range of optional Extras covers, which can be taken out in addition to your Overseas Visitors Health Cover. Extras can cover you for services such as optical, dental, physiotherapy and more. Give us a call to find out more.
Can I purchase Overseas Visitors Health Cover before I arrive and when does my cover start?

You can purchase your cover before you arrive in Australia. Medibank requires a minimum of one month’s premium to be paid in advance, unless you pay by direct debit, in which case the advance payment period may be shorter.

If you join Medibank and pay your premiums in advance from outside Australia, your membership and any applicable waiting periods start on the day you arrive in Australia. Waiting periods apply for some services before you can claim benefits.

If you arrive on a date other than your expected date of arrival, please call us on 132 331 or 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 join in Australia, your membership starts on the date you nominate. If you join from another fund, this should be the day after you close your membership with your current fund. Once your membership starts, you’ll then begin to serve your waiting periods. Please note however, we will not backdate your start date.

You can begin claiming when your membership has started and your relevant waiting periods are served, provided your policy is paid up to date.

We also offer what is called a ‘cooling-off’ period which means that if you join but decide to cancel your health cover with us or move to another fund, this can be arranged. As long as you tell us within 30 days of your cover commencing, and no claims have been made against your cover, we can either transfer you to a more suitable cover or refund your premium in full. If you close your membership after the ‘cooling-off’ period we’ll refund any unused premiums less an administration fee.

What is a premium?
A premium is the amount to be paid for your insurance cover.
How do I join?

Whether you’re in Australia already or haven’t left your home country yet, it’s easy to join.

To join, simply:

1. Call us
   - 132 331 (from within Australia)
   - +61 3 8622 5780 (from outside of Australia)

2. Go in-store

3. Go online:
   - Visit medibank.com.au
The information contained in this brochure is current at the time of issue, September 2016, and supersedes all previously published material. Please ensure you read this brochure thoroughly and retain a copy for future reference. Membership of Medibank is subject to our Fund Rules and policies which are summarised in our Overseas Visitors Membership guide. You will receive a Membership guide and Cover summary upon joining. Premium rates and the Fund rules and policies, change from time to time. The information in this brochure only applies to Medibank branded products. Medibank Private Limited ABN 47 080 890 259. MPL27610916