

Overseas Workers Health Cover.



medibank
Live Better



Welcome to Australia!



Whether you're looking to gain work experience after finishing your studies, moving to Australia for your dream job, or here for a quick visit for a specialised purpose, you may need to arrange health insurance as part of your visa application.



While having private health insurance is a mandatory condition of many visas, it can also help pay for hospital, medical, ambulance and general health services, like dental and optical, that you may need during your time away. As well as giving you greater control over when and where you can receive medical treatment.



As Australia's leading health insurer, we offer a range of health cover options tailored to your needs. Our Overseas Workers Health Covers are designed to meet the government's health insurance requirements for most Australian visas[†], giving you peace of mind that your health and wellbeing are in good hands as you live and work in Australia.

Why choose Medibank?

We are committed to providing our members with affordable access to Australia's high-quality health care system through a range of great value health covers. We also offer a range of added value services which provide added support during your time in Australia.

Protect against the unexpected.

On top of meeting any health insurance requirements for your visa, our covers include a comprehensive range of hospital services* and unlimited emergency ambulance services Australia-wide.[#] Plus, depending on the cover you choose, they can also help towards general health services like seeing a general practitioner (GP), visiting a dentist or getting glasses.

Good for you, great for your visa.

We have a range of options that can meet the visa health insurance requirements for working or studying in Australia. Should your visa status or health cover needs change, we can help find a cover that's suitable.

Visit medibank.com.au/visa-cover to find out more.

24/7 Medibank Nurse Support.

Medibank health insurance members can speak to a registered nurse at no extra cost[§] with 24/7 Medibank Nurse Support. Call **1800 644 325** or chat online 24 hours a day, 7 days a week.

Get rewarded.

Eligible Medibank members with Overseas Workers Health Cover can earn Live Better[®] rewards points by tracking things they do every day like walking, eating healthy meals and more with Live Better rewards in My Medibank. Members can then redeem those points on anything from discounts on premium payments to rewards from our health and wellbeing partners.

We're here to support you.

Whether your visa status or health cover needs have changed, you need to go to hospital or you just want to ask a simple question, you can message our friendly staff online.

Messaging available:

Monday to Friday 8am - 11pm (AEST).
Saturday to Sunday 9am - 9pm (AEST).

We're also available over the phone on **132 331**, and across our large store network.

Australia's leading health insurer.

We have over 300,000 people holding a range of visas among 4 million members. Plus, with over 40 years of experience in looking after the health and wellbeing of millions of Australians and international visitors, you're in safe hands.

* Waiting periods and out-of-pocket expenses may apply.

[#] For ambulance attendance or transportation to a hospital where immediate medical attention is required and your condition is such that you couldn't be transported any other way.

[§] Some referred services may involve out of pocket costs and waiting periods may apply

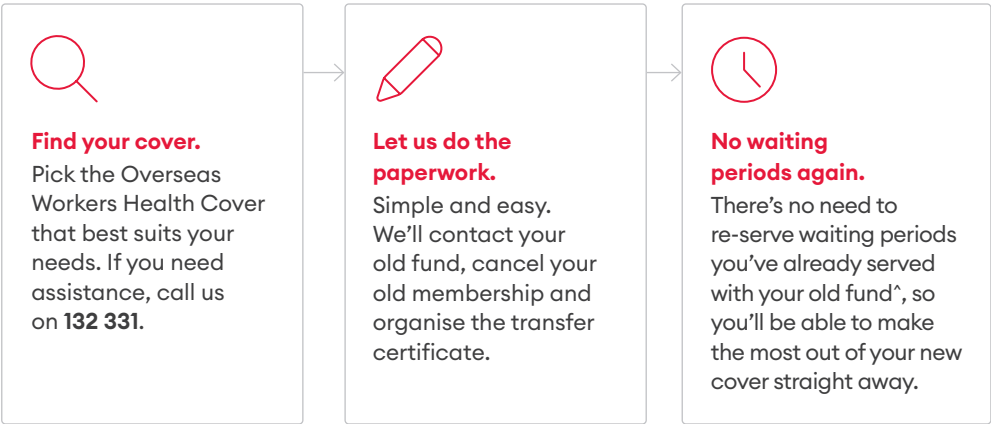
[®] Medibank Live Better rewards terms and conditions: Must be 16 years or over to register for Medibank Live Better rewards. Must be a Medibank member with Hospital cover, Extras cover, or Hospital and Extras cover, be up-to-date with premium payments and have signed up to Medibank Live Better rewards with My Medibank to earn Live Better rewards points and to redeem rewards. Excludes Overseas Student Health Cover (OSHC), Ambulance only cover, ahh covers and other selected covers. Live Better Management Pty Ltd, ACN 003 457 289 has entered into commercial arrangements with Medibank Live Better rewards program partners and may receive commissions. Additional terms and conditions may apply to the redemption of a reward depending on the type of reward chosen. Some program partners and earning activities require a person to be at least 18 years of age to be eligible to earn and/or redeem a reward. See full Medibank Live Better rewards terms at medibank.com.au/livebetter/rewards/terms


[†] For visa subclasses 482, 485, 403, 407, 408 and more. Excludes student visas (e.g. subclass 500).

Getting started is easy.

- ⇒ **If you are outside Australia.**
You can purchase your cover before you arrive in Australia. You should pick the date you expect to arrive in Australia as your start date.
- ⇒ **If you are already in Australia.**
If you join in Australia your membership starts on the date you nominate.
- ⇒ **If you join from another insurer.**
You can begin claiming when your membership has started and your relevant waiting periods are served, provided your membership is paid up to date.

Switch to Medibank in 3 simple steps.





Cooling-off period.
If you join but then decide you'd like to either cancel your membership or move to another cover, we have what is known as a 'cooling-off' period. As long as you tell us within 30 days of joining or changing your cover, there's no problem. We can either transfer you to a more suitable cover or refund your premium in full as long as no claims have been made against your policy. If you close your membership after the cooling-off period we will refund any unused premium less an administration fee.

[^] You need to join Medibank within 2 months of leaving your old fund, or waiting periods apply again. Also, benefits that have been paid under your previous cover will be taken into account in determining the extras benefits payable under your Medibank cover.

Overseas Workers Health Covers.

Overseas Workers Health Cover can help if you are visiting Australia on a range of different visa subclasses. It can help pay towards the cost of a variety of in-hospital procedures as well as out-of-hospital medical services, such as visits to a general practitioner (GP), or specialist services like x-rays. It can also help with the cost of a range of prescription medicines and eligible emergency ambulance services Australia-wide.

Medibank's Overseas Workers Health Covers may only be purchased by people who will be in Australia on eligible visa subclasses. This includes, but is not limited to, the below.

Visa subclass	Visa type
188	Business Innovation and Investment (Provisional)
400	Temporary Work (Short Stay Specialist)
403	Temporary Work (International Relations)
407	Training
408	Temporary Activity
417	Working Holiday
462	Work and Holiday
476	Skilled Recognised Graduate
482	Skills in Demand
485	Temporary Graduate

Call us on **132 331** if your visa subclass is not listed above.

We can send your visa health insurance certificate straight away when you purchase any of our Overseas Workers Health Covers. So there's no need to delay submitting your visa application.

Please Note: The Australian government charges Australian residents meeting certain criteria a surcharge to fund the Medicare scheme. **None** of the Overseas Workers Health Covers in this brochure will exempt you from the Medicare Levy Surcharge (MLS). If you require a health cover to exempt you from the MLS, please contact us on **132 331**. If you are unsure whether the MLS applies to you please contact the Australian Taxation Office for more information on **132 861** or visit ato.go.au

If you get sick or have an accident.

If you get sick, usually a general practitioner (GP) is the first point of contact unless it is an emergency. You can visit a GP 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 to a specialist doctor if you need one. GP and specialist consultations are often referred to as outpatient or out-of-hospital medical services.

⇒ How does having Overseas Workers Health Cover help?

Medibank will pay towards many out-of-hospital medical services, such as GP consultations, specialists fees (e.g. radiology, pathology) and Allied Health services, as long as the service is Included under your chosen cover (see pages 6-8).

If you need to go to hospital, visit a GP or see a specialist, Medibank will pay the recommended fee (i.e. 100% of the MBS fee) towards Included medical costs as a minimum. Refer to page 8 for a detailed explainer on Medical fees.

If the doctor charges more than the amount we pay, you will need to pay the difference. This is often referred to as an out-of-pocket expense.

If you need medication.

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 a doctor.

The government's Pharmaceutical Benefits Scheme (PBS) provides Australian residents, as well as certain international visitors covered by a Reciprocal Health Care Agreement, access to many prescription medicines at subsidised prices. However, most international visitors to Australia are not eligible under the PBS, which means they'll be required to pay the full price of the medication they need.

For more information on the PBS, visit [health.gov.au](https://www.health.gov.au)

⇒ How does having Overseas Workers Health Cover help?

Medibank's Overseas Workers Premium Hospital, Medical and Extras, can help pay towards a range of eligible prescription-only medicines provided outside of hospital (see page 9-11 for more information).

You may otherwise purchase a separate Extras cover to pay for a range of eligible prescription medicines provided outside of hospital.

For information on how Medibank's Overseas Workers Health Covers can help towards the cost of medicines provided in hospital see page 5.

If you need to go to hospital.

You'll generally need to 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.

⇒ How does having Overseas Workers Health Cover help?

Medibank's Overseas Workers Health Covers help pay towards the following when you are admitted to hospital for an Included service:



Private hospital services at a Members' Choice hospital.

- Overnight admissions in a shared or private room
- Same-day admissions
- Intensive care and theatre fees
- Accident and emergency department facility fees, prior to admission (if included under our contract with the hospital)

We also pay towards admissions at a Non-Members' Choice private hospital, but the benefits we pay will generally be lower and we may not pay towards all services (e.g. theatre fees and private rooms). You may have large out-of-pocket expenses if you visit one of these hospitals.



Public hospital services as a private patient.

- Overnight admissions in a shared or private room
- Same-day admissions
- Intensive care and theatre fees
- Accident and emergency department charges prior to admission and outpatient department charges as a continuation of care following an admission



At least 100% of the MBS fee for doctor's fees for Included in-hospital medical services when you are treated as a private patient (see page 8). If the doctor charges more than the amount we pay, you will need to pay the difference.



Surgically implanted prostheses and other items on the Australian Government's Prescribed List of Medical Devices and Human Tissue Products that form part of an Included service.



The cost of eligible pharmaceuticals administered as part of your treatment in hospital for an Included service after a contribution amount[†] has been deducted.[‡]

Any benefits under your Hospital cover are payable after you have paid any excess applicable to your chosen cover. Some covers let you choose from a range of excess options. If you don't expect to be going to hospital regularly, it may be worth choosing a higher excess in exchange for lower premiums. See page 7 for the excesses available under each cover.

[†] A contribution amount is an amount you are required to pay towards the cost of the eligible pharmaceutical item, which is aligned to the Pharmaceutical Benefits Scheme (PBS) co-payment and indexed annually.

[‡] Overseas Workers Health Covers do not pay benefits for pharmaceuticals not listed on the PBS under Hospital cover. This means you may have large out-of-pocket expenses if you require high-cost non-PBS listed drugs such as those used in oncology (cancer treatment).

Medibank’s Overseas Workers Health Cover.

There are three key areas that you should consider when selecting the health cover that is right for you: hospital, medical and ancillary (extras).

We offer a range of options to suit your needs. You can choose cover that includes in-hospital services only, or you can include out-of-hospital medical services for things like doctor (GP) visits or general health services like dental and optical.

Whichever Overseas Workers Health Cover you choose, rest assured, if you are on one of the eligible visas (see page 3), then it will be compliant with the Department of Home Affairs’ health insurance requirements.

The tables in this brochure outline the inclusions and exclusions for hospital, medical and extras services across our Overseas Workers Health Cover options.

Hospital cover.

Hospital cover pays towards your treatment when you’re admitted to hospital as a private patient. It helps to cover the cost of accommodation and medical services for Included services provided in hospital.

This table shows the hospital services that are Included ✓ or Excluded ✕ under Medibank’s range of Overseas Workers Health Covers.

Excess.

This is the amount you pay towards your hospital admission (same-day or overnight) before we pay any benefits. It applies per person per calendar year, but does not apply to any children on a family membership. For Overseas Workers Health Covers with a choice of excess, the higher the excess you choose, the lower your premiums will be.

Waiting periods.

It’s important to be aware, waiting periods may apply, including the 2 month waiting period on Hospital psychiatric services, Rehabilitation and Palliative care (regardless of whether or not the condition is pre-existing), 12 months for Pre-existing Conditions and 12 months for Pregnancy and birth. Please refer to the relevant Cover Summary and Member Guide for other waiting periods and conditions that may apply.

Medibank does not pay towards cosmetic treatment or services without an MBS item. Overseas Workers Health Covers do not pay benefits for pharmaceuticals not listed on the PBS (Pharmaceutical Benefits Scheme) under Hospital cover. This means you may have large out-of-pocket expenses if you require high-cost non-PBS listed drugs.

^^ For Dental surgery performed by a dentist rather than a medical practitioner we only pay benefits towards hospital charges. If the surgery is performed by a medical practitioner and an MBS item is billed, we will pay benefits towards the hospital and medical charges.

** For Podiatric surgery we only pay benefits towards hospital charges. There are no MBS items for podiatric surgery. This means we also don’t pay any benefits towards the podiatric surgeon’s fees under Hospital cover and you could incur significant out-of-pocket expenses.

Services that are Included or Excluded	Base Hospital	Standard Hospital and Medical	Advanced Hospital and Medical	Premium Hospital, Medical and Extras
Excess	\$300, \$500	\$0, \$250, \$500, \$750	\$500	\$0, \$250, \$500
Rehabilitation	✓	✓	✓	✓
Hospital psychiatric services	✓	✓	✓	✓
Palliative care	✓	✓	✓	✓
Brain and nervous system	✓	✓	✓	✓
Eye (not cataracts)	✓	✓	✓	✓
Ear, nose and throat	✓	✓	✓	✓
Tonsils, adenoids and grommets	✓	✓	✓	✓
Bone, joint and muscle	✓	✓	✓	✓
Joint reconstructions	✓	✓	✓	✓
Kidney and bladder	✓	✓	✓	✓
Male reproductive system	✓	✓	✓	✓
Digestive system	✓	✓	✓	✓
Hernia and appendix	✓	✓	✓	✓
Gastrointestinal endoscopy	✓	✓	✓	✓
Gynaecology	✓	✓	✓	✓
Miscarriage and termination of pregnancy	✓	✓	✓	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	✓	✓	✓	✓
Pain management	✓	✓	✓	✓
Skin	✓	✓	✓	✓
Breast surgery (medically necessary)	✓	✓	✓	✓
Diabetes management (excluding insulin pumps)	✓	✓	✓	✓
Heart and vascular system	✓	✓	✓	✓
Lung and chest	✓	✓	✓	✓
Blood	✓	✓	✓	✓
Back, neck and spine	✓	✓	✓	✓
Plastic and reconstructive surgery (medically necessary)	✓	✓	✓	✓
Dental surgery^^	✓	✓	✓	✓
Podiatric surgery (provided by a registered podiatric surgeon)**	✓	✓	✓	✓
Implantation of hearing devices	✓	✓	✓	✓
Cataracts	✓	✓	✓	✓
Joint replacements	✓	✓	✓	✓
Dialysis for chronic kidney failure	✓	✓	✓	✓
Pregnancy and birth	✓	✓	✓	✓
Assisted reproductive services	✓	✕	✓	✓
Weight loss surgery	✓	✓	✓	✓
Insulin pumps	✓	✓	✓	✓
Pain management with device	✓	✓	✓	✓
Sleep studies	✓	✓	✓	✓

Medical.

Medical cover pays towards services provided by a doctor that are listed in the MBS. It can include in-hospital medical services related to an admission such as surgeon and anaesthetist fees, or out-of-hospital services like GP consultations, specialist visits, blood tests and x-rays.

This table shows the medical services that are Included ✓ or Excluded ✕ under Medibank’s range of Overseas Workers Health Covers as well as the benefit amount payable for Included services. You must pay any difference between the benefit we pay and the actual fee charged for the service.


Services that are Included or Excluded	Base Hospital	Standard Hospital and Medical	Advanced Hospital and Medical	Premium Hospital, Medical and Extras
In-hospital medical services provided as part of an Included service (e.g. surgeon and anaesthetist fees)	100% of MBS fee	100% of MBS fee	125% of MBS fee	200% of MBS fee
General practitioner (GP) consultations	✕	100% of MBS fee	125% of MBS fee	200% of MBS fee
Other medical services provided out-of-hospital, except where that service is Excluded under your Hospital cover	✕	100% of MBS fee (Excludes Pregnancy and birth services)	125% of MBS fee	200% of MBS fee
Allied Health services billed with an MBS item number (e.g. services provided under a Chronic Disease Management Plan or Mental Health Treatment Plan)	✕	100% of MBS fee	125% of MBS fee	200% of MBS fee

Repatriation.

If you or any person on your membership sustains a substantial life-altering disability or a serious medical condition, as determined by us, and needs to return to their home country, we may arrange and pay the reasonable cost of travel with the appropriate medical supervision. In the unfortunate event of death, we’ll pay the reasonable cost for the repatriation of mortal remains of you or anyone else on your membership to their home country.

The provision of any repatriation benefit is at our discretion. Conditions apply, including waiting periods. Call us on **132 331** for more information. This table shows the repatriation services that are Included (and any applicable limits) under Medibank’s range of Overseas Workers Health Covers.

Services that are Included	Base Hospital	Standard Hospital and Medical	Advanced Hospital and Medical	Premium Hospital, Medical and Extras
Medical repatriation (if approved by Medibank)	✓	Limited to \$100,000	✓	✓
Repatriation of mortal remains (if approved by Medibank)	✓	Limited to \$10,000	✓	✓


**Medicare Benefits Schedule (MBS).**

A list of all the medical services eligible to be subsidised by the government for Australian residents, and some visitors to Australia, as well as the recommended fees for those services, known as the MBS fee.

Extras cover that suits you.

We offer a variety of Extras covers that can be purchased separately alongside one of our Overseas Workers Health Covers.

The \$ figure is the maximum amount we will pay for each service(s) per calendar year and will generally apply per member unless otherwise shown.

The x means we don't pay benefits towards that service. If you visit a Members' Choice extras provider  for these services you will get a set percentage of the charges back, up to the limit shown.

Item or service		Waiting period (before you can receive benefits)	Healthy Start Extras Up to 60% back at Members' Choice (for single or couples memberships only)	Essential Extras 75 Up to 75% back at Members' Choice	Top Extras 60 Up to 60% back at Members' Choice	Top Extras 75 Up to 75% back at Members' Choice	Premium Hospital, Medical and Extras Up to 85% back at Members' Choice	Top Extras 90 Up to 90% back at Members' Choice
Ambulance services ^{##}	For eligible services where immediate professional attention is required.	1 day	No annual limit	No annual limit	No annual limit	No annual limit	No annual limit	No annual limit
General dental <div>MC</div> Members with Extras cover in this table can get 100% back on up to two dental check-ups at a Members' Choice Advantage dentist every calendar year, including x-rays (if clinically required). ^{&&}	Preventative treatment	2 months	Combined limit of \$500 for these and other services	\$750	\$800	No annual limit	No annual limit	No annual limit
	Dental examinations							
	Scale and clean							
	Surgical dental procedures (excluding hospital charges)	12 months						
Major dental <div>MC</div>	Endodontic services (eg. root canal), periodontics (eg. treatment of gum disease), crowns, dentures and bridges, major restorative fillings (eg. veneers).	12 months			✕	\$500	\$1,000 ^{††}	\$1,200
Orthodontics	Braces	12 months	✕	✕	\$400 opening balance. Top up of \$200 per year up to \$1,200 lifetime limit.	\$800 opening balance. Top up of \$400 per year up to \$2,400 lifetime limit.	\$1,000 opening balance. Top up of \$500 per year up to \$3,000 lifetime limit.	\$1,000 opening balance. Top up of \$500 per year up to \$3,000 lifetime limit.
Optical items <div>MC</div>	100% back on eligible Extras, up to annual limit. Includes frames, prescription lenses and contact lenses ^{®®}	6 months	Combined limit of \$150	\$200	\$200	\$225	\$250	\$250
Acupuncture	Consultations	2 months		\$100	\$200	\$300	\$400	\$400
Remedial massage <div>MC</div>	Consultations							
Exercise physiology	Consultations							
Chinese medicine	Consultations							
Physiotherapy	Includes consultations, clinical pilates and hydrotherapy sessions	2 months	Combined limit - see General dental above	Combined limit of \$450	\$300	\$600	\$700	\$700
Chiropractic <div>MC</div>	Consultations				\$200	\$400	\$500	\$500
Osteopathy	Consultations							
Podiatry <div>MC</div>	Consultations and approved orthotics				✕	✕	\$200	\$400
Prescription pharmaceuticals (non-PBS)	Includes most prescription-only items not subsidised by the government (non-PBS). Benefits will be paid after a set charge has been deducted	2 months	Combined limit - see General dental above	✕	\$200	\$400	\$600	\$600
Dietetics	Consultations only	2 months		✕	\$200	\$400	\$500	\$500
Mental health support	Consultations for psychology and counselling	None		✕	\$200	\$400	\$500	\$500
Speech therapy	Consultations only	2 months	✕	✕	\$200	\$400	\$500	\$500
Breathing appliances	100% back, up to annual limit. Peak flow meters, nebulisers and spacing devices only	12 months	✕	✕	Combined limit \$150	Combined limit \$200	Combined limit \$250	Combined limit \$250
Blood glucose monitors and blood pressure monitors	100% back, up to annual limit. Purchase of devices	24 months	✕	✕				
Health appliances and external prostheses	eg. Insulin delivery pen	2 months	✕	✕	\$200	\$400	\$500	\$500
TENS machine	Hire or purchase	2 months	✕	✕	✕	✕	✕	✕
Pregnancy compression garments	Garments must have TGA approval. Up to 2 garments	2 months	✕	✕	✕	✕	✕	✕
Australian Breastfeeding Association membership	Benefit towards a membership of the Australian Breastfeeding Association	2 months	✕	✕	✕	✕	✕	✕
Antenatal and Postnatal services	Includes lactation consultations with a midwife or a lactation consultant registered with Lactation Consultants of Australia and New Zealand (LCANZ). Providers must be working in private practice.	2 months	✕	✕	✕	✕	✕	✕
Hearing aids	100% back, up to annual limit. Purchase of devices	36 months	✕	✕	\$400	\$800	\$1,200	\$1,200
Occupational therapy	Consultations only	2 months	✕	✕	\$200	\$400	\$500	\$500
Eye therapy	Consultations only	2 months	✕	✕	\$200	\$400	\$500	\$500

^{##} For ambulance attendance or transportation to a hospital where immediate professional attention is required and your medical condition is such that you couldn't be transported any other way. TAS and QLD have State schemes to cover ambulance services for residents of those States.

^{&&} Members on Medibank Extras products in this table can claim a maximum of two 100% back dental check-ups per member, per year at a Members' Choice Advantage dentist (including bitewing x-rays where clinically required). For members on eligible Extras, the first two check-ups do not count towards your annual limit. Members' Choice and Members' Choice Advantage providers are not available in all areas. Two month waiting period applies for dental check-ups. Some products may have other dental benefits, check your cover summary for details.

^{®®} Excludes Healthy Living Extras and select products that are no longer available for sale (for more information check your cover summary or check medibank.com.au/optical-eligibility). Applies to prescription glasses and select contact lenses. Some glasses lens coatings and contact lenses are excluded. To find which specific items are included or excluded, call us on 132 331. 6 month waiting period applies.

^{††} Higher annual limits apply to major dental treatment received in WA. Please call 132 331 for details.

Extras cover for a better you.

Dental, optical, physio, and more... there are so many ways to look after ourselves. Extras cover helps out with non-hospital treatments to keep you in tip-top shape.

What's Extras cover?

Extras cover gives you money back for everyday health services like dental, physio, optical and more. The amount you can claim back depends on the level of cover you have. Generally, the higher the level of cover, the higher your annual limit, and the higher percentage you can claim back. Plus, if you go to one of our Members' Choice providers, you generally get more back than when you visit a non-Members' Choice provider.

How much can you get back?

Depending on the Extras cover you choose, you could receive 60%, 70%, 75% or 90% back when you visit a Members' Choice provider, up to your annual limits. We also pay a fixed amount towards services when you visit a non-Members' Choice provider.

Annual and lifetime limits.

Most services listed in your Extras cover have an annual limit; this is the maximum amount we pay towards that service or item per member (and in some cases per membership) per calendar year. Annual limits reset every year on 1 January. Lifetime limits on the other hand, apply once in your lifetime and don't reset once used up. For annual and lifetime limits, refer to the table.

100% back on dental check-ups twice a year on eligible Extras.^{††}

With eligible Extras cover you get 100% back on up to two check-ups each year at a Members' Choice Advantage Dentist (including bitewing x-rays where clinically required).

^{††} Two month waiting period applies. Eligible members on Medibank Extras (excluding Healthy Living Extras) can claim a maximum of two 100% back dental check-ups per member, per year at a Members' Choice Advantage dentist (including bitewing x-rays where clinically required). For members on eligible Extras, the first two check-ups do not count towards your annual limit. Members with Healthy Living Extras can get 100% back on one dental check-up each year at a Members' Choice Advantage dentist (including up to two bitewing x-rays, where clinically required) or at a Members' Choice dentist (excluding x-rays). Members' Choice and Members' Choice Advantage providers are not available in all areas. Some products may have other dental inclusions, check your cover summary for details.

Members' Choice providers.

We've negotiated capped prices that Members' Choice Extras providers can charge, which generally means more money back in your pocket. You can still use a non-Members' Choice Extras provider, as long as they're recognised by Medibank, but you won't be able to take advantage of the capped pricing.

It's important to be aware that Medibank's Members' Choice and Members' Choice Advantage Extras providers are subject to change without notice, and are not available in all areas, so please check if they're a Members' Choice or Members' Choice Advantage provider before your treatment or service.

Find your nearest Members' Choice provider at medibank.com.au/memberschoice.

Manage your membership on the go.

Manage your membership anytime, anywhere with My Medibank. It's where you can check extras balances, pay premiums, make claims on most extras, and update your details. It only takes two minutes to sign up, just search 'Medibank' in your app store or go to medibank.com.au/mobile to get started.

Waiting periods.

Waiting periods may apply when you join us or change your cover to include new or upgraded items or services. We don't pay towards any items or services you receive while you're serving a waiting period. For waiting periods, refer to the table.

How else can we help?



Live Better rewards.

Live Better rewards is a health and wellbeing program inspiring, supporting and rewarding you to eat, move, and feel better, all while enjoying the things you do every day. Medibank members with eligible Hospital or Extras cover could earn up to \$400 a year in rewards⁺⁺⁺ by redeeming the points earned for taking healthy actions.^{^^^}



My Medibank.

Update your details, check what your cover includes and make a payment. You can also download the Medibank app on your phone, to manage your health cover wherever and whenever it suits you.



Travel & Pet insurance.

We offer a 15% discount on travel insurance and a 10% discount on pet insurance for Medibank members.



A range of health covers for your needs.

We provide a range of health covers to support you as your lifestyle and needs change, including options if your visa requirements change or you decide to stay in Australia as a permanent resident.



Greater flexibility of who, where, and when.

If an illness or injury means you're admitted to hospital, it helps to be able to have some flexibility over which hospital you go to and who treats you. Plus, depending on your doctor you may be able to choose when you're admitted.

We know going to hospital isn't an everyday experience and it can often be daunting. Which is why we also provide access to hospital experience scores, based on the surveys of over 87,000 Medibank members who have stayed overnight in a hospital as a private patient, to provide greater transparency and to help you navigate Australia's healthcare system.^{***}

Visit medibank.com.au/hospital-experience-scores for more information on hospital experience scores.

⁺⁺⁺ Live Better rewards members could earn up to 40,000 Live Better rewards points each calendar year for successfully completing select Live Better rewards points-earning activities. These activities include, but are not limited to, health and wellbeing challenges, the Weekly Goal, onboarding actions, partner activity earn and the daily auto-tracking bonus. This does not include points earned by shopping with Live Better rewards partners or visiting Members' Choice Advantage providers. 40,000 Live Better points could be redeemed for up to \$400 worth of rewards from the Live Better rewards store.

^{^^^} Must be 16 years or over to register for Medibank Live Better rewards in the My Medibank app. Some program partners and earning activities require a person to be at least 18 years of age to be eligible to earn and/or redeem a reward. Must be a Medibank member with hospital cover, extras cover, or hospital and extras cover, and be up-to-date with premium payments. Excludes Overseas Student Health Cover (OSHC), Ambulance only cover, ahm covers and other selected covers. Live Better Management Pty Ltd, ACN 003 457 289 has entered into commercial arrangements with Medibank Live Better program partners and may receive commissions. Please choose carefully as rewards will not be amended, cancelled, exchanged or refunded due to change of mind. Points earning activities and rewards are subject to change without prior notice and may be subject to availability. Additional terms and conditions may apply to points earning activities and rewards. See full Medibank Live Better rewards terms.

^{***} Private patient hospital experience scores do not reflect clinical experience or outcomes.

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:



Call us:

132 331 (from within Australia)

+61 3 8622 5780 (from outside Australia)

Available Monday to Friday 8am-8pm

AEST (Australia is GMT 11+ hours)



Go to a store:

medibank.com.au/locations

to find your nearest Medibank store



Go online:

medibank.com.au/workers

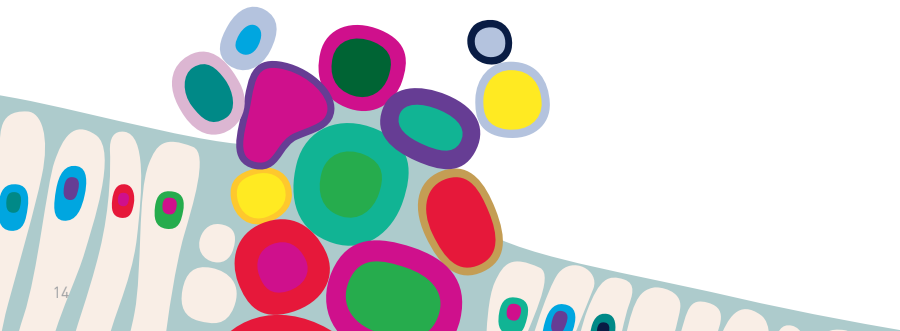


Message us:

medibank.com.au/contact-us

No matter how you join, we can send your visa health insurance certificate straight away so you don't have to wait to lodge your visa application.

Notes.





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The information contained in this brochure is current at the time of issue, February 2025, and supersedes all previously published versions. Please ensure you read this brochure in conjunction with the Medibank Workers Cover Member Guide, which summarises the rules and policies which membership of Medibank Workers Cover is subject to, along with your Workers Cover Cover Summary, which can be found at [overseas-health-insurance/guides/for-workers](https://www.medibank.com.au/overseas-health-insurance/guides/for-workers). You'll also receive the Member Guide and Cover Summary on joining. Medibank may make changes to our premiums, products and policies from time to time. Medibank Private Limited ABN 47 080 890 259.