

medibank  
For Better Health

# overseas visitors health cover



# Welcome to Australia!



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 international visitors to Australia are generally not eligible for funding from Medicare when using our national health care system.



Most visitors to Australia have no access to Medicare. 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. This is where having a Medibank Overseas Visitors Health Cover can help.



For people visiting Australia, Overseas Visitors Health Cover can help pay towards the costs of a range of in-hospital procedures, such as ear, nose and throat procedures. It can also help pay towards the cost of Included out-of-hospital medical services, such as visits to a general practitioner (GP) for a cough or cold, or seeing a specialist for x-rays or blood tests. Medibank Extras cover can also be purchased separately for services such as dental and optical.

# 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.

## Large Members' Choice hospital network

We have arrangements with most private hospitals and day surgeries in Australia, where you generally get better value than if you go to a Non-Members' Choice private hospital. To find your nearest Members' Choice hospital, visit [medibank.com.au/memberschoice](https://www.medibank.com.au/memberschoice)

## Get cover for Accidents

Services which are normally Excluded will be treated as an Included service where treatment is required for injuries sustained in an Accident that occurs after joining.\* You'll also get unlimited emergency ambulance – because the last thing you should worry about is the cost of getting to hospital.^

## Your trusted health partner

We offer great value to over 3.7 million members in Australia through regular updates on Live Better. Live Better provides encouragement and motivation to help people live better, healthier lives. It's packed with lifestyle guides, health info, courses and so much more.

Visit [medibank.com.au/livebetter](https://www.medibank.com.au/livebetter) to learn more.

## 24/7 Medibank Nurse phone service

Members are supported around the clock by Medibank nurses on our 24/7 Medibank Nurse telephone service. Call **1800 644 325** for expert health-related advice any time of the day or night.

## 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 talk with one of our customer service experts via 24/7 online chat. We're also available over the phone on **132 331**, across our large store network and on social media.

## Australia's leading health insurer


We have over 200,000 people holding a range of visas among our 3.7 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.

\* Refer to the Cover Summary for full details and a full list of conditions that apply.

^ 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.

# Overseas Visitors Health Cover

Overseas Visitors Health Cover can help you 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 and blood tests. It can also help with the cost of eligible emergency ambulance services Australia-wide.

 Some visa subclasses require you to hold health insurance while in Australia (known as 'visa condition 8501'), including but not limited to visa subclass 870 Sponsored Parent (Temporary). The Department of Home Affairs offers a guide to what is considered adequate health insurance. The cover outlined in this brochure – Overseas Visitors Everyday Hospital and Medical – **does not** meet the guidelines specified by the Department of Home Affairs. **Before purchasing, you should carefully consider whether this cover is suitable for your circumstances.**

If you're working or studying in Australia, please refer to our Overseas Workers Health Cover and Overseas Student Health Cover brochures, or call us on **132 331** to discuss an appropriate cover.

Medibank's Overseas Visitors Health Covers may only be purchased by people who are in Australia on eligible visas. This includes, but is not limited to, the below:

| Visa subclass | Visa type  |
|---------------|--|
| 188           | Business Innovation and Investment (Provisional) |
| 300           | Prospective Marriage                             |
| 417           | Working Holiday                                  |
| 444           | Special Category                                 |
| 462           | Work and Holiday                                 |
| 600           | Visitor  |
| 601           | Electronic Travel Authority                      |
| 651           | eVisitors  |
| 676           | Tourist  |
| 771           | Transit  |

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


**Please Note:** The Australian government charges Australian residents meeting certain criteria a surcharge to fund the Medicare scheme. **None** of the Overseas Visitors 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.gov.au](http://ato.gov.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 Visitors 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 cover.

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 (see page 8).

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


## If you 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 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 they'll be required to pay the full price of the medication they need.

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

### How can Medibank help?

 Extras cover can be purchased from Medibank separately, which can include cover for a range of eligible prescription medicines provided outside of hospital. See page 12 or call us on **132 331** for more information.

#### Out-of-pocket expense




An out-of-pocket expense (which is sometimes known as the gap) is the difference between the fee charged by a provider (such as a surgeon, GP or other specialist doctor) and the benefit Medibank will pay for the service.

## If you need to go to hospital

You'll generally need to go to a 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 Visitors Health Cover help?

-  We help pay towards the cost of being treated as a private patient, in either a private or public hospital, for a range of procedures and medical services. Waiting periods may apply.
-  We pay 100% of the cost for unlimited eligible emergency ambulance services Australia-wide, including medically necessary road or air transport and emergency call-out fees.\*
-  We have agreements with most private hospitals and day surgeries in Australia. If you visit a Members' Choice private hospital, you will generally get better value for money compared to a Non-Members' Choice private hospital, as long as the service you receive is included by our agreement with the hospital and is not Excluded under your cover (see pages 6-7).

You should confirm prior to receiving treatment that your hospital provider is part of the Members' Choice network. To find your nearest Members' Choice hospital, visit [medibank.com.au/memberschoice](https://medibank.com.au/memberschoice). Members' Choice hospitals are subject to change from time to time and are not available in all areas.

### Waiting periods

A waiting period applies when you join Medibank, or change your cover to include new or upgraded services. We won't pay benefits for any items purchased or services received while you are serving a waiting period.

\* For ambulance attendance and 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.

## What we pay towards if you go to hospital

Medibank's Overseas Visitors Health Cover helps 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
- Outpatient and accident and emergency department charges



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



Surgically implanted prostheses and other items on the Australian government's Prosthesis List that form part of an Included service. A prosthesis 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. Out-of-pocket expenses may apply.

Any benefits under your Hospital cover are payable after you have paid any excess applicable to your chosen cover.

You can 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 9 for the excesses available under Overseas Visitors Health Cover.

### 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.

## Medibank's Overseas Visitors Everyday Hospital and Medical

This table outlines the Included and Excluded hospital services and out-of-hospital medical services under our Everyday Hospital and Medical cover. You can purchase a Medibank Extras cover separately to help towards the cost of everyday health services like dental and optical.

### Hospital cover

Hospital cover pays towards your treatment when you're admitted to hospital as a private patient. It helps pay towards 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 Overseas Visitors Everyday Hospital and Medical cover.

| Services that are Included or Excluded                   | Everyday Hospital and Medical |
|--|-------------------------------|
| Excess   | \$250, \$500                  |
| Accidental Injury Benefit                                | ✓                             |
| 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* | ✓                             |

It is important to be aware that a 12 month waiting period applies for Pre-existing conditions (PEC).



| Services that are Included or Excluded                          | Everyday Hospital and Medical |
|---|-------------------------------|
| 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 <sup>^</sup>                                     | ✓                             |
| 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   | ✗                             |

**Accidental Injury Benefit:** Services which are normally Excluded will be treated as an Included service where treatment is required for injuries sustained in an Accident that occurs after joining. Refer to the Cover Summary for full details and a full list of conditions that apply.

Medibank does not pay towards cosmetic treatment or services without an MBS item. Overseas Visitors Health Covers do not pay benefits for pharmaceuticals. 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).

\* We will only pay towards cancer-related surgery where that surgery is an Included Service under your cover.

<sup>^</sup> 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.

## Medical

Medical cover pays towards services provided by a doctor that are listed in the MBS. It includes in-hospital medical services related to an admission for an Included service, such as surgeon and anaesthetist fees as well as out-of-hospital services like GP consultations, specialist visits, blood tests and x-rays. It also includes Allied Health services billed with an MBS item number, such as eye checks and services related to chronic disease management plans.

This table shows the medical services that are Included and benefits payable under Medibank's Overseas Visitors Everyday Hospital and Medical cover. You must pay any difference between the benefit we pay and the actual fee charged for the service.

| Services that are Included   | Everyday Hospital and Medical |
|--|-------------------------------|
| <b>In-hospital medical services provided as part of an Included service (e.g. surgeon and anaesthetist fees)</b>         | 100% of MBS fee               |
| <b>General practitioner (GP) consultations</b>   | 100% of MBS fee               |
| <b>Other medical services provided out-of-hospital (except where that service is Excluded under your Hospital cover)</b> | 100% of MBS fee               |
| <b>Allied health services billed with an MBS item number (except mental health services)</b>                             | 100% of MBS fee               |

### The Medicare Benefits Schedule (MBS) fee

The Medicare Benefits Schedule (MBS) is a list of all the medical services subsidised by the government for Australian residents, including visiting a GP or seeing a specialist, as well as the recommended fees for those services, known as the MBS fee.

## Extras cover for a better you

Dental, optical, physio, and more... there are so many ways to look after yourself. Medibank Extras cover helps out with general health services 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%, 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, up to annual limits.

### 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.

### 100% back on up to two dental check-ups every year

With Extras cover you get 100% back on up to two dental check-ups every year, including x-rays, at any Members' Choice Advantage dentist.\* That's on top of your annual limit, so you can get your clean and check-up no matter how much dental you've already claimed.

### 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](https://medibank.com.au/memberschoice)

### Manage your Extras membership on the go

Manage your Extras membership anytime, anywhere with the Medibank app. 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](https://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.

\* Members can claim a maximum of two 100% back dental check-ups per member, per year - either two check-ups at a Members' Choice Advantage dentist (including up to two bitewing x-rays per check-up where required), or a first check-up at a Members' Choice dentist (excluding x-rays) and a second check-up at a Members' Choice Advantage dentist. These check-ups do not count towards annual limits.

# Choose an Extras cover that suits you



Cover for everyday health services and items to help you stay healthy. Choose your cover based on the services you need and how much you'd like to claim back.

## Healthy Start Extras

Simple, affordable Extras cover for singles and couples that's easy to understand.

## Essential Extras 75

Fuss-free, affordable cover that gives you access to some of the more common services to keep your health in check.







## Growing Family Extras Only

Extras cover to help pay for out-of-hospital support services during pregnancy and after the birth.

## Top Extras

Our highest level of Extras cover to help you, and your family, stay in tip-top shape from head to toe.

## 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. We require 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 us and pay your premiums in advance from outside Australia, your membership and any applicable waiting periods cannot start before you arrive. You should pick the date you expect to arrive in Australia as your start date.
-  If you arrive on a date other than your expected date of arrival, please call us on **132 331**, visit us at one of our stores or chat to us online 24/7 so that our records can be changed to reflect the appropriate commencement date. Have your membership details and evidence of your arrival date handy in order to make this change.
-  If you join in Australia, your membership starts on the date you nominate. If you join from another insurer, this should be the day after you close your membership with your previous insurer. Once your membership starts, you'll then begin to serve your waiting periods, where applicable.
-  You can begin claiming when your membership has started and your relevant waiting periods are served, provided your membership 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 insurer, this can be arranged. This is 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 minus an administration fee.

### Premium

A premium is the amount you pay for your insurance cover.

## How else can we help?



### Medibank's GymBetter

Workouts are more affordable and accessible with discounted entry rates and no joining or cancellation fees.\* Join through the GymBetter app and work out on your terms, it's as simple as that. Plus, if you're a Medibank member, you'll get an even better discount!



### 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 30,000 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](https://medibank.com.au/hospital-experience-scores) for more information on hospital experience scores.

\* Not all gyms within the partner network participate in GymBetter. Gym locations may change from time to time. Check the GymBetter app for participating gyms.

+ 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)



**Go to a store**

**[medibank.com.au/locations](https://medibank.com.au/locations)**



**Go online**

**[medibank.com.au/visitors](https://medibank.com.au/visitors)**

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 [medibank.com.au/locations](https://medibank.com.au/locations)  
to find your nearest Medibank store

**medibank**  
For Better Health

The information contained in this brochure is current at October 2020, and supersedes all previously published versions. Please ensure you read this brochure in conjunction with the Overseas Visitors Member Guide, which summarises our Fund Rules and policies which membership of Medibank is subject to, along with the Cover Summary, which can be found at [medibank.com.au/overseas-info](https://medibank.com.au/overseas-info). You'll also receive the Member Guide and a Cover Summary on joining. Premium rates and the Fund rules and policies, change from time to time. Medibank Private Limited ABN 47 080 890 259.