

# Extensions & Refunds

## frequently asked questions

The Australian Government has recently imposed a number of travel restrictions due to the spread of COVID-19 (coronavirus), which affects many Overseas Students who are facing complications to their visas and their education course enrolments.

We want to ensure that our Overseas Student members stay informed about the impacts these restrictions will have on their Overseas Student Health Cover (OSHC) and what to do if they are outside Australia.

### What are my visa requirements for holding OSHC?

It is generally a requirement of your Student Visa that you hold OSHC for the duration of your visa. While you are in Australia, Medibank cannot allow your OSHC to be suspended or cancelled. To do so would risk placing you in breach of Student Visa conditions.

### I am outside of Australia. I don't want to be paying for OSHC if I am not in Australia and can't use it. What can I do?

Nobody wants to be paying for something they can't use. That's why Medibank has set up different ways for students to recoup some of that unused time on your OSHC.

### Scenario #1 - I am outside of Australia and won't be returning before the end of my current visa. Can I cancel my OSHC?

If you are not returning to Australia, you can contact the Medibank OSHC Service Team to arrange a refund for the unused portion of your premiums, less any applicable refund administration fee.

To cancel your OSHC, you will need to provide:

- Evidence of a Visa Cancellation, or Course Withdrawal;
- Evidence of your departure from Australia; and
- Bank Account details.

Please note that if you cancel your OSHC:

- \* You will need to re-purchase OSHC if you return to Australia on a Student Visa;
- \* You will have to re-serve waiting periods for OSHC if you re-join.

## Scenario #2 - I am outside of Australia, but I am planning on coming to Australia after the travel ban is lifted. What can I do with my OSHC?

Medibank can extend your OSHC expiry date forward by an equivalent period that you are outside of Australia, at no additional cost. This will mean you do not need to re-serve waiting periods for OSHC, and you will not risk meeting your visa requirements when you return.

When you return to Australia, contact the Medibank OSHC Service team with evidence of your arrival date in Australia and evidence of the time you spent outside of Australia. They will arrange for the suspension of your OSHC membership for the period you were outside Australia, as long as you were offshore for a continuous period of at least 3 months.

### If I hold my OSHC, how could I benefit from this extension later?

If you have delayed your studies, extending your membership may reduce the amount you need to pay to extend your cover if you stay in Australia beyond what you initially planned.

*E.g. Student A was completing a two year course in Australia from 01 January 2019 to 31 December 2020 and purchased Medibank OSHC for the same dates. However, Student A's plans were interrupted by COVID-19 :*

- *Student A decided to leave Australia on 1 January 2020 and does not plan to return until July 2020.*
- *Student A took a Leave of Absence from their course enrolment for 6 months, returning in July 2020.*
- *Further, Student A arranged a new visa that allowed them to remain in Australia for the additional time it will take to complete their studies – until June 2021.*

*Student A's OSHC was initially going to expire on 31 December 2020. By moving the expiry date, Student A will now hold OSHC until 30 June 2021 because they had been outside of Australia for 6 months. Now Student A will hold OSHC for their extended course dates in Australia and won't need to pay for an additional period of OSHC they would otherwise have needed.*

If you are studying online and won't be staying in Australia beyond what was initially planned, extending the membership dates can still provide a benefit. You can contact the Medibank OSHC Service Team to obtain a refund for the unused portion of your premiums when you leave Australia, less any applicable refund administration fee.

*E.g. Student B was completing a two year course in Australia from 01 January 2019 to 31 December 2020 and purchased Medibank OSHC for the same dates. However, Student B's plans were also interrupted by COVID-19 -*

- *Student B decided to leave Australia on 1 January 2020 and does not plan to return until July 2020.*
- *Student B will continue to study online from January 2020 to June 2020 from their home country.*
- *Student B returns to Australia in July 2020 and completes the remainder of their studies.*

*Student B's OSHC was initially going to expire on 31 December 2020. By moving the expiry date, Student B will now hold OSHC until 30 June 2021 because they had been outside of Australia for 6 months. When Student B leaves Australia in December 2020, they can obtain a refund (less a refund administration fee) for the premiums they paid for the last six months of their OSHC – from January 2021 to June 2021.*

## I am not sure whether I am going to return to Australia or not. What should I do about my OSHC?

Before making changes to your OSHC, we recommend that you wait until you have decided whether you will continue your studies and return to Australia, and understand the impact that has on your visa. You should seek independent migration advice. Once that decision is made, we can assist with your OSHC in the ways described above.

## I am in Australia. My visa expires soon, and I was due to return home. Now I am unable to return home – what does this mean for my health insurance?

If you are in Australia and on a valid Student Visa, generally you must continue to hold OSHC. If your post study plans have changed due to COVID-19, please contact the Medibank OSHC Service Team to discuss your health insurance options.

## How can I contact the OSHC Service Team?

### Phone

Within Australia 134 148

Outside Australia +61 3 9862 1095

### Email

[oshc@medibank.com.au](mailto:oshc@medibank.com.au)

Our hours are Monday to Friday, 8:00am—8:00pm AEST ( Australia is GMT 11+ hours)

## What can I do with my OSHC?

