

A simple guide to your Overseas Student Health Cover

Effective December 2009

How can we help?

Why do I need Overseas Student Health Cover?

While you are in Australia, unfortunately accidents and illness may happen and medical costs can be expensive.

OSHC is a mandatory requirement of your student visa and you must have OSHC for the entire time you are studying in Australia.

OSHC also provides you with peace of mind in knowing that your health will be looked after while you are in Australia – so you can focus on your studies!

Where can I find all the information I need?

www.oshcworldcare.com.au

There are many simple and easy ways to use services on the website, including:

About OSHC Worldcare

Find frequently asked questions in other languages, including Mandarin, Cantonese, Malay, Japanese, Hindi, Arabic, Indonesian, Thai, Korean, Portuguese and Vietnamese.

Student section

Log in using your Policy Number (or student number), Family Name and Date of Birth to:

- Update your current contact details
- Order a membership card
- Print a temporary certificate
- File a claim

Information

Download helpful information:

- Find a Doctor
- Need Help
- Forms – Claim and Application
- Fact Sheets
- Policy Document and Members Guide
- An Introduction to OSHC Presentation

If you do need some assistance, our friendly and helpful Members Services Officers are only a phone call away on 13 OSHC (13 6742).

Need Extras Cover?



OSHC Worldcare Student Plus by Peoplecare offers you the option of basic extras insurance for Dental, Optical, Physiotherapy, Chiropractic and Osteopathic services – which you can purchase in addition to your OSHC cover.

Visit www.peoplecare.com.au or

Call 1300 733 676 for further information.

What does OSHC cover?

Service	Benefit per service
OUT OF HOSPITAL MEDICAL SERVICES	
Medical services provided by most General Practitioner Services	Benefit amount as listed in the Medicare Benefits Schedule (MBS) 100% of the MBS fee*
All other Medical services such as pathology and radiology (including specialists)	Benefit amount as listed in the Medicare Benefits Schedule (MBS) 85% of the MBS fee*
IN HOSPITAL MEDICAL SERVICES	
Medical services provided in hospital	100% of the Medicare Benefits Schedule fee
Public hospital - admitted patient in shared ward hospital accommodation, same day services, accident and emergency and outpatient medical and post-operative services	The rate determined by State and Territory health authorities for services charged to a patient who is not an Australian Resident
Private hospital/ Registered day hospital facility	100% of the charges for all insurable costs raised by a contracted hospital with a minimum of shared ward accommodation
PRESCRIPTION MEDICINES	
For prescription medicines prescribed by your doctor Excludes: Medications, drugs or other treatments not prescribed by a doctor or not listed on the PBS	<p>Prescription medicines benefit for expenses exceeding the equivalent of the current Pharmaceutical Benefits Scheme (PBS) patient contribution for general beneficiaries up to a:</p> <ul style="list-style-type: none"> • maximum benefit of \$50.00 per prescribed item • maximum amount per calendar year for Single cover of \$300 per person • maximum amount per calendar year for Family cover of \$600 <p>Each individual in a family has a limit equivalent for a single person as long as the family maximum benefit has not been used</p>
SURGICALLY IMPLANTED PROSTHESES	
Surgically implanted prostheses and other items included on the Federal Government's Prostheses List	100% of the cost as listed on the Australian Prostheses list
AMBULANCE SERVICES	
When medically necessary for admission to hospital or for emergency treatment	100% of the charge for transport by an ambulance provided by or under an arrangement with an approved ambulance service when medically necessary for admission to hospital or for emergency treatment.

* Benefits payable as per the Medicare Benefits Schedule Fee

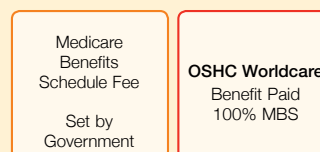
Please refer to the Policy Document and Members Guide which lists in more detail what is covered and what is not covered under your OSHC policy.

What does the Medicare Benefits Schedule (MBS) mean?

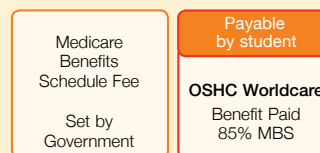
- The Medicare Benefits Schedule (MBS) fee is set by the Federal Government and is the same for everyone in Australia.
- The Medical provider can choose to charge the MBS or more than the MBS.

Below are some examples of what is covered and what you may have to pay.

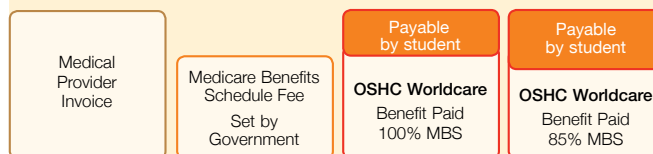
If the benefit payable is 100% of the Medicare Benefits Schedule



If the benefit payable is 85% of the Medicare Benefits Schedule



If the Medical Provider charges more than the MBS, the student is required to make a co-payment

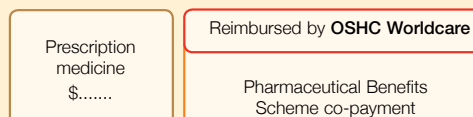


How much can I claim for a Prescription Medicine?

Prescription medicine is a medicine that is written for you by your doctor. You can collect your medicine at a pharmacy. A chemist at the pharmacy will read the doctors instruction and prepare the medicine for you and explain when to take your medicine.

The PBS patient contribution is a government set base amount that you need to pay first. It generally changes once per year. The patient contribution co-payment is a cost to you and cannot be claimed. OSHC Worldcare will reimburse the amount above this payment. Remember limits apply.

Benefits are only payable on prescription medicines listed within the Pharmaceutical Benefits Scheme. Medicines purchased over the counter such as headache tablets or cough medicine cannot be claimed.



Feeling sick and need to see a doctor?

OSHC Worldcare has direct billing arrangements with many medical providers throughout Australia.

If you are feeling sick and not in a medical emergency situation, you should make an appointment with a doctor at your local medical practice.

If you visit a direct billing doctor, you must show your valid OSHC membership card (or certificate of insurance) **AND** photo ID.



*Some medical centres may charge a co-payment, that cannot be claimed.

You can find your local direct biller using **'Find a doctor'** online at www.oshcworldcare.com.au [Find a Doctor](#)

There are google maps to help you find the location and information about the medical provider.

You can attend any medical practice or doctor in Australia. In most cases, you would be required to pay the bill, and submit a claim to OSHC Worldcare in order to get your benefit. You can use the Yellow Pages www.yellowpages.com.au to help locate a medical practice.

Easy claiming with OSHC Worldcare

There are three easy ways to claim.

For paid and unpaid claims



Submit a claim form

- Download a claim form or collect one from your Client Service Representative on campus
- Complete the form. Remember to include your membership number
- Attach all the original invoices and receipts and post in your claim to OSHC Worldcare



Online claim form

- Log into the student section of the website
- Select 'File a claim' and follow the steps to complete the form
- On completion of the claim, you will receive a claim summary. You can either print this off and attach this to your invoices and receipts or you can write the claim number on the back of the original invoices
- Post in all of your original invoices and receipts to OSHC Worldcare

For paid claims



Cash Claims

- Bring your original invoices to your local OSHC Worldcare Representative who will process your claim
- You will receive an Australia Post voucher which you can take to an Australia Post outlet and redeem it for cash
- Cash claims are available at most major institutions
- There is a limit of \$105 per invoice, and your medical bill must be paid



How can I order my Membership Card?

If you do not receive your card from your Institution, or lose your card, you can follow these step by step instructions to order a card that will be sent to your Australian postal address (your home address) within 5 working days.

STEP 1:

Go to www.oshcworldcare.com.au and log into the Student Section using your Policy Number, Family Name and Date of Birth.

For some institutions, your institution **student ID** number can be entered as the policy number.

STEP 2:

Please enter your current Australian address, or check that the existing details are correct. Use the **'UPDATE YOUR DETAILS'** icon to correct any details.

STEP 3:

Once all your details are correct, click on **'ORDER A NEW MEMBERSHIP CARD'**

[Order A New Membership Card](#)

CONFIRMATION:

Your Membership Card and Policy Document will be **posted to the postal address listed** within 5 business days.

[ORDER A REPLACEMENT MEMBERSHIP CARD](#)

Confirmation

Your new membership card has been ordered and will be dispatched within 24 hours.

If you urgently need proof of your OSHC Worldcare policy, please click below to print a temporary certificate.

Print and use the Temporary Certificate of Insurance to visit our Direct Billing doctors or to confirm your OSHC until your membership card arrives.

If your details are unable to be located, contact your Institution to ensure your OSHC Information has been transferred to OSHC Worldcare, or call us on 13 OSHC (13 6742).

Online services and information
www.oshcworldcare.com.au

Member Services and General Enquiries
13 OSHC (13 6742)

Claims
1800 651 349

24 Hour Emergency Helpline
Medical, legal and interpreting services in emergency situations
1800 814 781

This policy has been authorised under a Deed entered into between Lysaght Peoplecare Limited and the Australian Government through the Department of Health and Ageing. The OSHC Worldcare health insurance plan is managed by ETI Australia Pty Ltd ABN 52 097 227 177 trading as OSHC Worldcare. OSHC Worldcare is an initiative of the Mondial Assistance Group a worldwide assistance organisation looking after travellers. Lysaght Peoplecare Limited ABN 95 087 648 753, a Registered Health Benefits Organisation, is the underwriter of this policy.

