

Essentials Overseas Student Health Cover.



Planning to study in Australia?



If you're planning the trip of a lifetime to study in Australia, you may need to arrange Overseas Student Health Cover (OSHC) to help pay towards your hospital and medical costs while you're studying. This is because you generally will not be eligible to receive benefits through Australia's publicly funded health care system, Medicare.



While having OSHC is compulsory for most student visa holders, it can also help pay towards hospital and medical services, a range of prescription medicines and emergency ambulance services that you may need while studying in Australia. It can give you greater control over when and where you can receive medical treatment, so you know you'll be well looked after while you're here.

What do I need to know before my cover starts?



If you are applying for a student visa, it is generally recommended that your cover starts at least one week and up to one month before the start date of your course, as stated on your Confirmation of Enrolment (CoE).



Unless you are switching your cover from another Australian health insurer, your Medibank OSHC should start from the date you expect to arrive in Australia, which should be the start date of your student visa. If you arrive on a date other than your expected date of arrival, please call us on **134 148** so our records can be changed to reflect the appropriate commencement date.



When you arrive in Australia, it's important you register for Online Member Services (OMS), or call us to let us know your arrival date in order to activate your cover and ensure you can use it when you need it. Medibank OSHC OMS is a convenient way of managing your membership online. You can register at **medibankoshc.com.au** or download the Medibank OSHC app.



You can begin claiming when your membership has been activated and your relevant waiting periods are served.

Why choose Medibank?

We are committed to providing our members access to Australia's high-quality health care system. There's more to Medibank Overseas Student Health Cover than health insurance. We have a range of services, programs, tools and information to help you protect that incredible body and mind of yours while in Australia.

Easy to claim.

Make claims for most medical services anytime, anywhere through the Medibank OSHC app or our Online Member Services. You can also submit your claim at one of our many Medibank stores across Australia.

100% visa compliant cover.

We have a range of options that can meet the visa health insurance requirements for working or studying in Australia. If your visa status or health cover needs change, such as when moving onto a graduate visa, we can help find a cover that's more suitable.

Visit medibank.com.au/overseas-health-insurance to find out more.

24/7 Student Health and Support Line.

Students are supported around the clock with telephone access to health advice from a registered nurse, counselling services, interpreter services, living in Australia support and more.

Call **1800 887 283** any time, day or night.

Help protect against the unexpected.

We pay 100% of the cost towards unlimited emergency ambulance services Australia-wide[#], as well as benefits towards facility fees incurred for attending an accident and emergency department at any hospital, regardless of whether you're admitted or not.[^]

Student Rewards Plus.

With Medibank Student Rewards Plus, you gain access to exclusive discounts, ever changing special offers and support and information to help you save money, find work and enhance your skills and knowledge while studying in Australia. Access the program conveniently through the OSHC app.

We speak your language.

Our multilingual customer service team is fluent in a dozen languages, along with access to telephone interpreter services in around 150 languages. Connect with us in a way that suits you.

You can contact our support team via phone, online messenger or WhatsApp.

Australia's leading health insurer.

We have over 300,000 people holding a range of visas among our 4.1 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.

Large OSHC Direct Billing network.

Enjoy access to one of the largest direct GP billing networks in Australia. A direct billing GP provider sends your bill directly to us at the time of your appointment. This helps reduce or eliminate upfront payments normally required. You can easily find your closest direct billing GP provider using our Find a Provider tool on our website or in the Medibank OSHC app.*

[#] 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.

[^] A 'facility fee' is an amount that may be charged by private hospitals for attendance in their accident and emergency department. The fee may not include all medical services provided and out-of-pocket expenses may apply such as for x-rays, blood tests and any charges raised by the doctor above the benefit we pay.

* Out-of-pocket expenses may apply depending on whether your doctor charges more than the MBS fee for a consultation.

Overseas Student Health Cover (OSHC).

If you are studying in Australia on a student visa, Essentials OSHC can help pay towards the cost of a range 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.#

⇒ **Essentials OSHC is intended for people who:**

- Do not hold permanent resident status in Australia
- Are not eligible for full Medicare benefits, and
- Are/will be in Australia on a 500 Student visa subclass as:
 - An Overseas Student, or
 - An eligible Dependant of an Overseas Student (secondary Student visa holders must be insured under the primary visa holder's OSHC policy).

Students from Belgium, Norway or Sweden may be exempt from needing to purchase OSHC. See homeaffairs.gov.au for details of the exemptions to maintaining OSHC.

Essentials OSHC meets the Department of Home Affairs health insurance requirements, as set out in the Deed for The Provision of Overseas Student Health Cover (as amended from time to time) under which Medibank is a registered provider of OSHC.

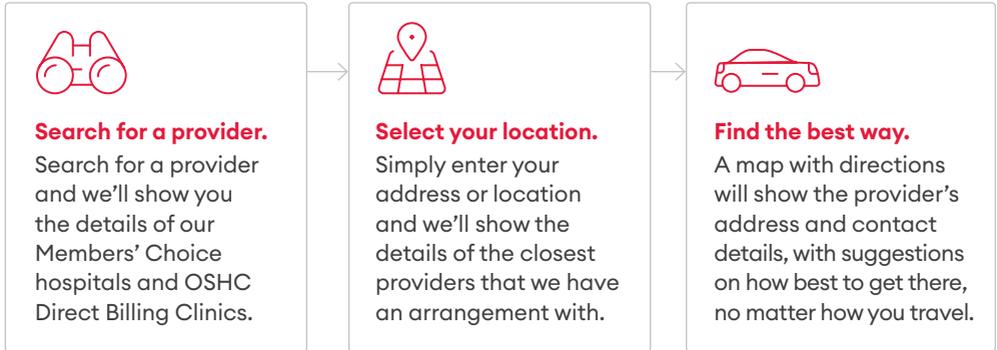
In most cases, we'll email your OSHC Policy Certificate immediately after joining Essentials OSHC. This will help you submit your visa application as soon as possible.

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.

If you need to find a health provider.

Use our Find a Provider search tool at medibankoshc.com.au/find-provider or let your phone's GPS guide you to your nearest health provider that we have an arrangement with via the Medibank OSHC app. You can search for providers by service (e.g. GPs, Hospitals, OSHC Direct Billing Clinics, after-hours doctor home visits).

How it works?



⇒ How does visiting a Medibank OSHC Direct Billing provider help?

Medibank has a large network of OSHC Direct Billing providers across Australia. A Medibank OSHC Direct Billing provider is a health practitioner (e.g. GP, pathology or radiology provider) who has an agreement with Medibank to send the bill directly to us. This is to help reduce or eliminate the upfront payment you would normally be required to make at the time of your appointment. Depending on the doctor you see, you may experience an out-of-pocket expense which is not paid for by Medibank.*

⇒ Members' Choice hospital network.

Medibank has entered into arrangements with most private hospitals and day surgeries in Australia. These relationships form the Medibank Members' Choice hospital network.

Members' Choice agreements are between Medibank and licensed, industry-accredited hospitals and day facilities whereby providers agree to provide their services to Medibank eligible members.

*Please ensure you confirm any out-of-pocket expenses you may have to pay prior to your consultation by contacting the Direct Billing provider. Remember to take your Medibank OSHC membership card and photo identification, such as your student ID card, with you to your next appointment.

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 Essentials OSHC help?



Private hospital services at a Members' Choice hospital.

Essentials OSHC helps pay towards the following when you are admitted to a Members' Choice hospital for an Included service:

- Overnight admission in a shared or private room
- Same-day admissions, and
- Intensive care and theatre fees.

We also pay towards accommodation 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 accommodation as a private patient.

- Overnight admissions in a shared or private room
- Same-day admissions
- Intensive care and theatre fees, and
- Outpatient medical and postoperative services.



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.



If you need to attend an accident and emergency department, we'll pay 100% of any facility fee charged by the hospital for attending their accident and emergency department.[^]



Medical devices and human tissue products on the government's Prescribed List that form part of an Included service. For example a pacemaker or heart valve.

[^] The fee may not include all medical services provided and out-of-pocket expenses may apply such as for x-rays, blood tests and any charges raised by the doctor above the benefit we pay.

If you get sick.

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 medicine to treat your condition or refer you for a blood test, x-ray or to a specialist doctor if you need one. GP and specialist consultations may sometimes be referred to as outpatient or out-of-hospital medical services.

⇒ **How does having Essentials OSHC help?**

- Medibank will pay towards out-of-hospital medical services, such as GP consultations, specialists fees (e.g. radiology, pathology) and Allied Health services (e.g. eye tests and services related to chronic disease and mental health treatment plans).
- Medibank will also pay towards Included in-hospital medical costs (e.g. doctor's fees) if it's decided that you need to be admitted to hospital.
- 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 medication.

A pharmacy is the place to go if you need to get medication. Some medication can only be bought if you have been given a prescription from a doctor (GP or specialist).

The government's Pharmaceutical Benefits Scheme (PBS) provides Australian residents, as well as certain international visitors covered by a Reciprocal Health Care Agreement, with 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.

⇒ **How does having Essentials OSHC help?**

- Essentials OSHC provides benefits towards the cost of eligible prescription medicines, see page 10.

What's included under Essentials OSHC.

The following tables outline the Included and Excluded in-hospital procedures and out-of-hospital medical services under Essentials OSHC. 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 can help pay towards your treatment when you're admitted to hospital as a private patient. It also helps pay towards the cost of accommodation and medical services for Included services provided in hospital.

This table shows the in-hospital procedures that are Included ✓ or Excluded × under Essentials OSHC.

It's important to be aware waiting periods may apply, including a 12 month waiting period for Pre-existing Conditions and Pregnancy and birth services. See the Medibank OSHC Member Guide for more information.

Medibank does not pay towards cosmetic treatment or services without an MBS item. Under Essentials OSHC, we pay limited benefits towards pharmaceuticals. You may have large out-of-pocket expenses if you require high-cost drugs, such as those used in oncology (cancer treatment).



Mental health support

With Medibank OSHC, you'll have immediate access to hospital psychiatric services even if it's treatment for a pre-existing condition. You can also receive benefits towards out of hospital mental health support, including consultations with a psychologist through a GP mental health management plan.



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.



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.

Services that are Included or Excluded	Essentials OSHC
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	x
Weight loss surgery	✓
Insulin pumps	✓
Pain management with device	✓
Sleep studies	✓

® We will only pay towards cancer-related surgery related to an Included service under your cover.

* 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 number 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 medical services listed on the MBS and provided by a doctor. 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. It can also include Allied Health services billed with an MBS item number, such as eye checks and services related to chronic disease and mental health management plans.

This table shows the medical services that are Included under Essentials OSHC. You must pay any difference between the benefit we pay and the actual fee charged for the service.

For Included services	
We pay 100% of the MBS fee for:	In-hospital medical services provided as part of an Included service e.g. surgeon and anaesthetist fees.
	General practitioner (GP) consultations.
We pay 85% of the MBS fee for:	Other medical services provided out-of-hospital e.g. specialists, pathology and x-rays, except for Assisted reproductive services.
	Allied Health services billed with an MBS item number e.g. eye checks and services related to chronic disease and mental health management plans.



Prescription medicines.

Essentials OSHC provides benefits towards the cost of eligible prescription medicines. Benefits are payable only for prescription medicines prescribed by a doctor (GP or specialist) to treat an illness, injury or condition.

This table shows the contribution you'll be required to make and the amount we'll pay (up to your annual limit) for eligible prescription medicines.

For eligible prescription medicines	
Member contribution	\$30
Amount we'll pay (maximum per item)	up to \$70
Annual limit – Single membership	\$500
Annual limit – Couple/Family membership	\$500 per member / \$1,000 per membership

If the cost of the prescription medicine is higher than the benefit we pay, you must pay the difference.

We don't pay benefits towards prescription medicines for contraceptive or cosmetic purposes or for prescription medicines that relate to an Excluded service. It's important to note that you may have large out-of-pocket expenses if you need treatment that uses high-cost prescription medicines (e.g. prescription medicines used in cancer treatment).



Annual limits.

An annual limit is the maximum amount of benefits payable per member and/or per membership, within a calendar year (1 January to 31 December).

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.

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 **MC** 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	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
General dental MC 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
	Dental examinations						
	Scale and clean						
	Surgical dental procedures (excluding hospital charges)	12 months					
Major dental MC	Endodontic services (eg. root canal), periodontics (eg. treatment of gum disease), crowns, dentures and bridges, major restorative fillings (eg. veneers).	12 months		x	\$500	\$1,000 [‡]	\$1,200 [‡]
Orthodontics	Braces	12 months	x	x	\$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.
Optical items MC	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
Acupuncture MC	Consultations	2 months		\$100	\$200	\$300	\$400
Remedial massage MC	Consultations						
Exercise physiology	Consultations						
Chinese medicine	Consultations						
Physiotherapy MC	Includes consultations, clinical pilates and hydrotherapy sessions	2 months	Combined limit - see General dental above	Combined limit of \$450	\$300	\$600	\$700
Chiropractic MC	Consultations				\$200	\$400	\$500
Osteopathy	Consultations						
Podiatry MC	Consultations and approved orthotics		x	x	\$200	\$400	\$500
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	x	\$200	\$400	\$600
Dietetics	Consultations only	2 months		x	\$200	\$400	\$500
Mental health support	Consultations for psychology and counselling	None		x	\$200	\$400	\$500
Speech therapy	Consultations only	2 months	x	x	\$200	\$400	\$500
Breathing appliances	100% back, up to annual limit. Peak flow meters, nebulisers and spacing devices only	12 months	x	x	Combined limit \$150	Combined limit \$200	Combined limit \$250
Blood glucose monitors and blood pressure monitors	100% back, up to annual limit. Purchase of devices	24 months	x	x			
Health appliances and external prostheses	eg. Insulin delivery pen	2 months	x	x	\$200	\$400	\$500
TENS machine	Hire or purchase	2 months	x	x	x	x	x
Pregnancy compression garments	Garments must have TGA approval. Up to 2 garments	2 months	x	x	x	x	x
Australian Breastfeeding Association membership	Benefit towards a membership of the Australian Breastfeeding Association	2 months	x	x	x	x	x
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	x	x	x	x	x
Hearing aids	100% back, up to annual limit. Purchase of devices	36 months	x	x	\$400	\$800	\$1,200
Occupational therapy	Consultations only	2 months	x	x	\$200	\$400	\$500
Eye therapy	Consultations only	2 months	x	x	\$200	\$400	\$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 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%, 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 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 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.

How else can we help?



24/7 Student Health and Support Line.

Need extra support? You can call 1800 887 283 anytime, day or night[§], for health advice from a registered nurse, counselling services, emergency legal advice, travel document assistance, interpreter services, and more.



Student Rewards Plus.

Enjoy the perks of Medibank Student Rewards Plus, where you'll have exclusive access to discounts and ever-changing special offers that can help you save on food, entertainment and technology costs.

You'll also gain access to support and information to help you find work and enhance your skills and knowledge while studying in Australia. Access the program conveniently through the Medibank OSHC app.



Medibank OSHC app.

Designed for international students, the Medibank OSHC app makes managing your Medibank membership easy.

- Check your cover details
- Make claims for most medical services
- Find a Direct Billing doctor nearby
- Have an online consultation with a qualified medical doctor
- Access your Medibank digital membership card
- Translate some features of the app into simplified Chinese.



Travel and Pet insurance.

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



Greater flexibility of who, where, and when.

If 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.

[§] Some services may not be available 24/7 and call back may be required.

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:

134 148 (from within Australia)

+61 3 9862 1095 (from outside Australia)

Available Monday to Friday 8am-8pm
AEST (Australia is GMT 11+ hours)



Go to a store:

medibank.com.au/locations



Go online:

medibank.com.au/essentials-oshc



 medibank.com.au/essentials-oshc

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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 OSHC Member Guide, which summarises the rules and policies which membership of Medibank OSHC is subject to, along with the Essentials OSHC Cover Summary, which can be found at medibankoshc.com.au/oshc-info. 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.