

# Student Arrival Guide

Edith Cowan University | Medibank

# Welcome

Adjusting in a new environment can be extremely challenging being an international student.

This guide has been designed to assist you in making that experience smoother.

We at Medibank are here to support you in your OSHC experience.

# When you arrive in Australia, you need to activate your membership using



MOBILE APP



ONLINE WEBSITE

Click to know more.



Adobe Acrobat  
Document

**medibank**  
For Better Health

# You can register in 4 simple steps:

## Download

- Download the Medibank OSHC Mobile App or Go to [medibankoshc.com.au](https://medibankoshc.com.au)

## Select

- Select 'Activate your membership'

## Provide

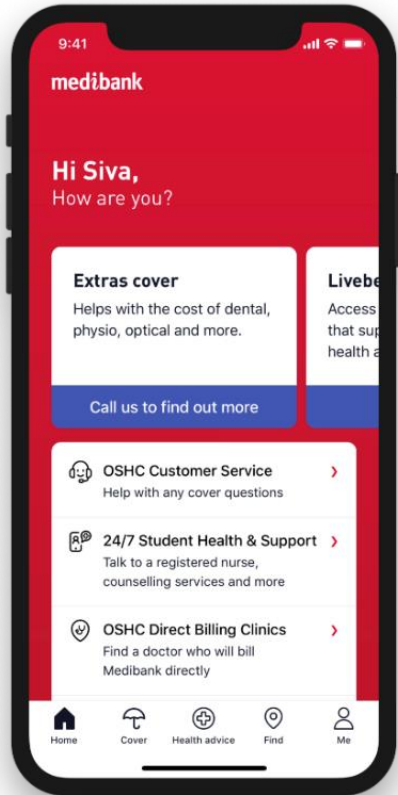
- Provide the details that match your policy certificate or the COE
  - Membership Number or Student ID
  - First Name (Case Sensitive)
  - Surname (Case Sensitive)
  - Date of Birth
  - Gender

## Follow

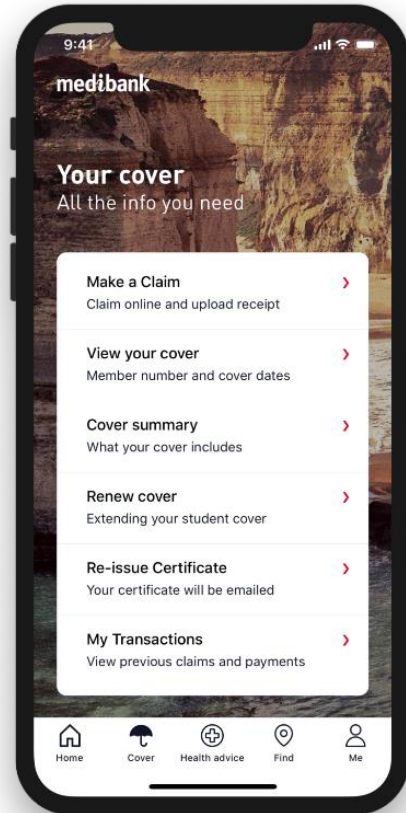
- Follow the prompts and create password to activate your membership.

# Medibank OSHC Mobile App Features

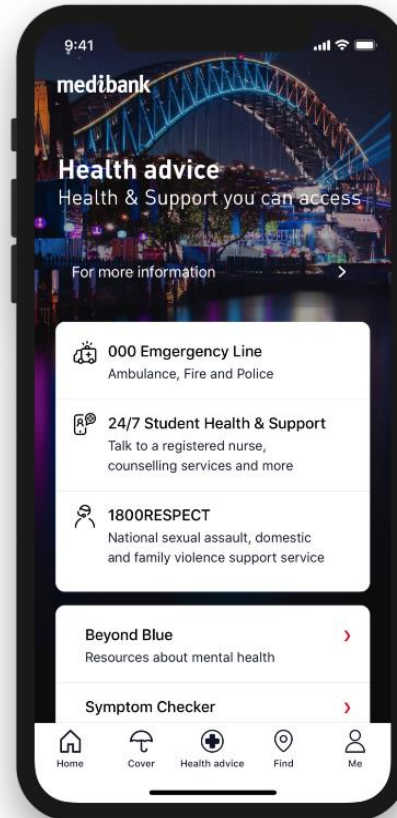
Managing your OSHC health cover has never been easier.



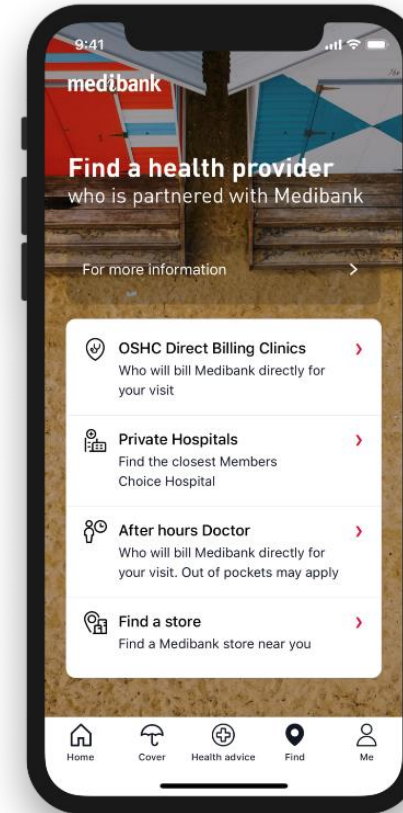
Manage your health cover, in your hands. Check, update and extend when you are on the go.



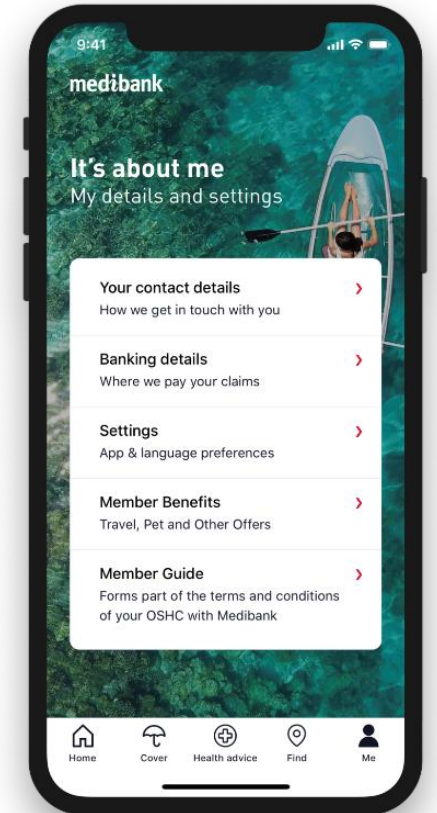
Make claims on most services anytime, anywhere.



Provides you with Health Advice 24/7.



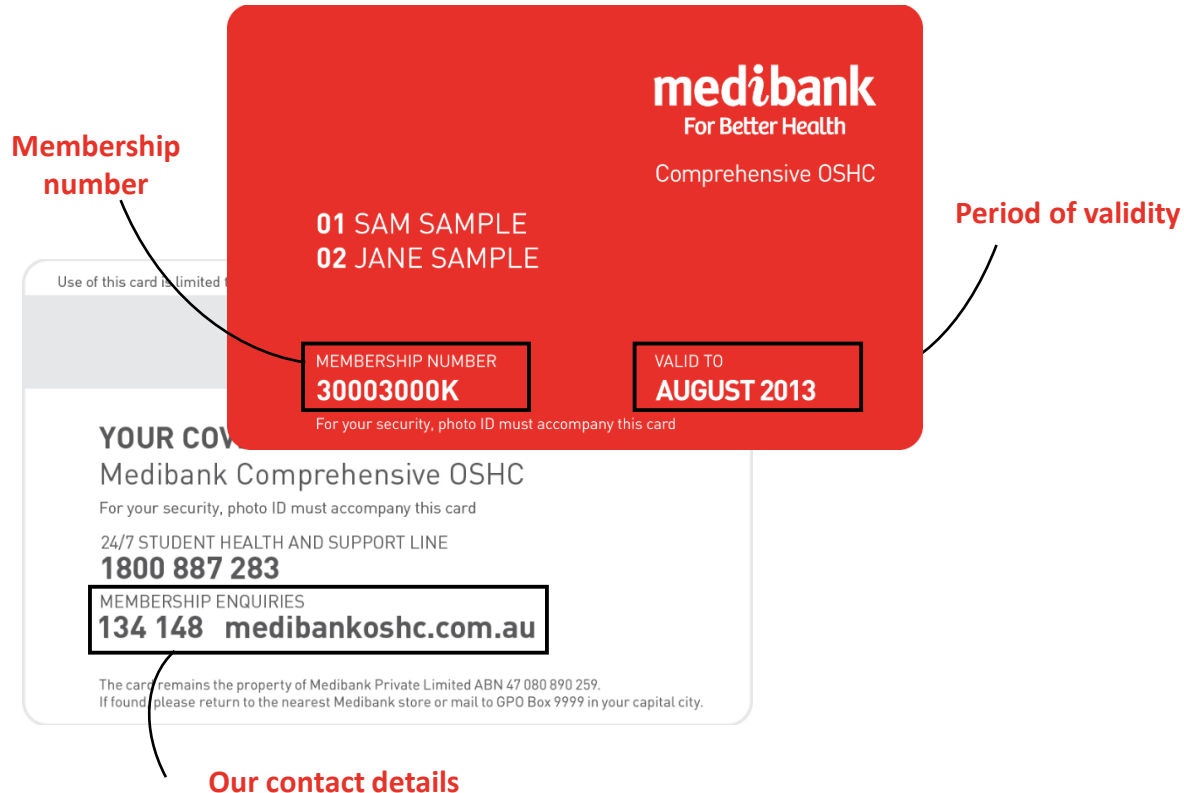
Find a doctor who bills us directly so there's no need for you to submit a claim.



Translation function for simplified Chinese.

# Your OSHC Membership Card

Following this your membership card will be posted to your Australian address. You should receive it within 10 days. Alternatively, you can access the Digital card on the App straightway. Your card verifies that you have health cover if you need to go to hospital or see a doctor (GP).



**What to do if you fall sick ?**

# What to do if you are feeling unwell?



A GP will normally be the **first** doctor you visit when you are unwell. GPs treat minor medical issues such as stomach aches, fevers, diarrhoea and prescribe medications. A GP is located at a Medical Clinic.



24/7 Student Health and Support Line on 1800 887 283 gives you access to a registered nurse or counselling.



In a medical **emergency**, you should call **000** for an ambulance.



# How do I find a doctor?

Medibank has special arrangements with some on-campus and close to campus GP medical clinics that use our direct billing system.

Visit the Medibank OSHC App or the [medibank.com.au/oshc](https://medibank.com.au/oshc) and select 'Find a provider' to find your nearest partner doctor.



# Where do I buy Medicines?



After your visit to a GP, you might be prescribed some medication. You can take your prescription to a pharmacy, such as Chemist Warehouse, Priceline Pharmacy or Amcal.

Make sure to collect a tax receipt, to claim back the cost. (Minus \$30, paid by you)

# Emergencies

# What to do in an emergency?



- **Call 000** and ask for an ambulance if you, or someone nearby, are seriously injured or in need of urgent medical attention.
- If you're not sure whether you or someone nearby is experiencing something that could be life-threatening, it is always best to call triple zero (**000**). You will be asked which service you require, and you can tell the operator that you need an ambulance.
- If you're not confident speaking in English, you can ask the operator for an interpreter. Just be aware this might add extra time.

**Where to get advice when my doctor is closed ?**

# Medibank 24/7 Student Health & Support

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MEDICAL ASSISTANCE  
FROM A REGISTERED  
NURSE



COUNSELLING  
SERVICES



EMERGENCY LEGAL  
ADVICE



TRAVEL DOCUMENT  
ASSISTANCE



HEALTH SYSTEM  
GUIDE



FAMILY AND FRIENDS  
MESSAGE SERVICE

You can use the Medibank OSHC App to find health advice. You can click on **“24/7 Student Health & Support”** to talk to a registered nurse. Or, you can call **1800 887 283**.

# Your OSHC explained

# What does my Medibank OSHC cover?



Your Medibank OSHC includes benefits toward hospital and medical costs while you are studying in Australia. This includes:

- Visits to General Practitioners (GPs) and specialists
- Treatment by doctors in hospitals, such as surgeons and anaesthetists
- Pathology tests
- X-rays
- Hospital accommodation costs
- Prescription medicines
- Emergency ambulance transport



Your OSHC also includes access to health advice from a registered nurse 24 hours a day at **1800 887 283**

Please note if you are admitted to hospital waiting periods may apply including 12 months for pre-existing conditions. See your Membership Guide for details of all exclusions, limits, co-payments and waiting periods.



# What does my Medibank OSHC **NOT** Cover?



Dental



Optical



Physiotherapy.

You can purchase Extras cover for those types of services.

To find out more about purchasing extras, you can contact us on 134 148 or email us on [oshc@medibank.com.au](mailto:oshc@medibank.com.au) to find the right extras cover for you.

**Feeling Sad or Anxious?**



**Medibank Better Health Index recently found that in people over 18 years old, incidence of stress amongst those who are not studying is 24.3%; while incidence of stress amongst those who are studying is 31.2%.**

**It is completely normal to feel sad, homesick, depressed or anxious as an international student. All students experience stress.**

# Ask for help



Remember that it's okay to ask for help, there's nothing to be ashamed of.



Make an appointment at your university's medical centre if there is one, ask student services if there's a counsellor you can see, or visit a doctor and ask what you should do.



There are also some great organisations in Australia where you can find out how to cope with stress, anxiety, depression and other mental health issues. Have a look at ReachOut, [beyondblue](https://www.beyondblue.org.au), and Lifeline to start with. <https://www.beyondblue.org.au>

# Who can help?

You can use the Medibank OSHC App to find health advice. You can click on “24/7 Student Health & Support” to talk to a registered nurse.

Alternatively, other resources that you can utilise are\*:

- [www.medibank.com.au/livebetter](http://www.medibank.com.au/livebetter)
- <https://www.beyondblue.org.au>
- <https://www.ruok.org.au/>
- <https://au.reachout.com/>
- <https://www.smilingmind.com.au/>

# Read about how to deal with Stress

## Relevant Articles:

<https://www.medibank.com.au/livebetter/health-brief/health-check/depression-explained/>

<https://www.medibank.com.au/livebetter/health-brief/lifestyle/coping-with-stress-as-a-student/>

<https://www.medibank.com.au/livebetter/be-magazine/wellbeing/8-ways-to-improve-your-mental-health/>

<https://www.medibank.com.au/livebetter/health-brief/health-insights/stress-hitting-aussie-students-hard/>

<https://www.medibank.com.au/livebetter/health-brief/healthy-living/how-often-should-you-feel-sad/>

<https://www.medibank.com.au/livebetter/be-magazine/wellbeing/how-mindfulness-makes-you-calm-clear-and-focused/>

<https://www.medibank.com.au/livebetter/health-brief/travel/how-to-beat-homesickness-while-working-in-australia/>

# Australian Healthcare System

+ additional information

# Public vs Private Healthcare System

## The Public Healthcare System (Medicare)

Medicare is operated through the Australian government and gives Australian residents, and some international visitors, free or discounted health services through the public healthcare system. If you're from a country with a Reciprocal Health Care Agreement (RHCA) you might receive some Medicare benefits, also known as Reciprocal Medicare.

## Private Healthcare System

The private healthcare system (which Medibank is part of) complements the public healthcare system, or if you're not eligible for Medicare, it replaces it. Medibank provides private health insurance (also known as overseas health cover) to overseas students, visitors and workers to help with the cost of medical services provided in the private and public healthcare system. This includes doctor (GP) visits, hospital treatments and emergency ambulance trips.



# How overseas cover helps with hospital visits?

## Cost of Medical Treatment

If you need medical attention while you're in Australia and you don't have health cover it can be very expensive, whether you're treated in the public or the private healthcare system.

## Hospital visits

When you're treated in hospital by a doctor, surgeon or anaesthetist the set fee is called the Medicare Benefits Schedule (MBS) fee. If the person treating you charges only the MBS fee (and the service is included in your policy) you will be covered by Medibank for the service. If they choose to charge above the MBS fee, then you will have to pay the difference. This is referred to as an out-of-pocket cost because it literally comes out of your own pocket. Medibank has agreements with most private hospitals and day surgeries in Australia and we call this our Members' Choice network. When you visit a Members' Choice 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 covered by our agreement with the hospital and is included in your cover).

## Doctor (GP and specialist) visits

For Overseas Student Health Covers we pay 100% of the MBS fee for GP's visits and 85% of the MBS fee for specialists. This means if your GP doesn't charge above the MBS fee, you won't need to pay anything. If they choose to charge above the MBS fee you'll have to pay towards the service (an out-of-pocket cost).

For example: The MBS fee for item 23 (a GP visit) is \$38.20. You visit a doctor that charges \$50. Your overseas health cover pays only 100% of the MBS fee. So you would pay \$50, get back \$38.20 and have an out-of-pocket cost of \$11.80.

# How overseas cover helps with hospital visits?

## Cost of Medication

### In-hospital

The benefits we pay towards medication provided as part of your hospital treatment depends on your cover, so it's a good idea to call us before your treatment to understand the benefits you should receive. It's important to note that if high cost medicine is required for your treatment (such as some antibiotic or cancer medicines) you might have to pay a significant amount of your own money.

### Out-of-hospital

Our Overseas Student Health Covers and include benefits for pharmaceuticals. This means they can also help with the cost of prescription-only medication prescribed by a doctor (GP and specialist) outside of hospital. Benefits will only be paid after a set charge has been deducted and we don't pay benefits towards most oral contraceptives or medicines prescribed for cosmetic purposes.

# We're here for you



134 148



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



[www.medibankoshc.com.au](http://www.medibankoshc.com.au)

Nearest Medibank store:  
Lakeside Shopping Centre

Our team speak 16 languages and have access to 180 languages via translating services.



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For Better Health

# thanks

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