

1. The price you pay will depend on whether your doctor charges more than the benefit Medibank pay, you will need to pay the difference at your appointment.  
For example, if your doctor charges more than the benefit Medibank pay, you will need to

**WHAT TO DO**  
Make an appointment to visit a GP near where you are staying.  
Simply jump online and search – Local GP.  
If you're a Medibank member, you can use your OSHC App to locate a Direct Billing GP (these GPs will send the bill directly to us, so you'll pay less or nothing at all for your appointment!).  
If the GP gives you a prescription for medication, you will need to take it to a pharmacy to obtain the medication. Once again, simply jump online and search – Local pharmacy.

They will provide you with advice on how to manage your health concern and may also prescribe medication or refer you for a blood test, x-ray or to specialist doctor, if you need one.

- Flu or the common cold
- Hay fever
- Minor injuries
- Stomach aches
- Ongoing worry, stress, sadness
- Or mental health concerns
- If you think you might be pregnant

**CAN HELP WITH NON-EMERGENCIES, THINGS LIKE:**

## FOR NON-EMERGENCIES

**GENERAL PRACTITIONERS ARE DOCTORS AND**

## HOSPITALS ARE FOR EMERGENCIES OR PRE-PLANNED PROCEDURES/OPERATIONS

**ONLY GO TO A HOSPITAL IF YOU ARE SERIOUSLY HURT OR SICK AND NEED URGENT MEDICAL HELP. THINGS LIKE:**

- A major injury
- An accident such as a broken bone
- A heart attack / chest pain
- Problems with breathing or bleeding not stopping
- Severe pain
- Loss of consciousness
- Drug overdoses or poisoning

**WHAT TO DO**  
Go to the Emergency Department of a hospital or if you need immediate assistance (in a life threatening emergency) call **000** straight away.

*If you visit the emergency department for a non-emergency medical issue, it's likely that you will be required to wait around for long periods of time. This is because patients will be seen based on how sick they are.*

If you're not sure if you should visit a doctor or the emergency department, you can call the **Medibank OSHC 24/7 Student Health and Support Line on 1800 887 283** at any time.

**Pharmacy:** A pharmacy is where you can take your prescription / Pharmacies also have medication that you can purchase without a script (received from your GP or Specialist) to purchase medication. Prescription/Script: A prescription/script is provided by a medical practitioner (GP or Specialist) that authorises the patient to be given medicine or treatment.  
**Specialist:** A specialist focuses on a specific area of medicine and generally has more training in a specific area of health. A GP may refer you to a specialist to treat certain symptoms or conditions, but a GP is still your first contact.  
**OSHC Direct Billing Providers:** Direct billing providers, such as GPs, will bill Medibank directly for your consultation. There may be some costs however that are not covered by us, which means you'll have to pay the outstanding amount.

**General Practitioner (GP):** A GP is a doctor who is qualified in general medical practice. They treat a wide range of medical conditions and health issues.  
**Medibank:** Medibank is an insurer that offers private health insurance for students. Medibank offers OSHC to help with the cost of hospital treatment privately, can choose the private health care system, which they pay for.  
**The Private System:** Australians who feel they need extra services that aren't covered by the public health system, or who want to be treated privately, can choose the private health care system, which they pay for.

**OSHCA:** Overseas Students Health Cover.  
**The Public System:** The system is called Medicare and it's funded by the Australian Government. It's free, or at little cost, to Australian residents. Some countries have mutual agreements in place with the Australian Government. To find out if it applies to you, visit the Australian Government of Human Services website to find out if you are eligible for reciprocal rights.

## HOW TO SPEAK AUSSIE

**WE'RE DIFFERENT!  
WE'RE DIFFERENT!  
WE'RE DIFFERENT!**

Healthcare is different in every country. If you're sick and need medical attention, where you go to get help might be different to where you'd go to get help at home.

And one of the biggest differences is whether you go to a General Practitioner, like a family doctor, or go to a hospital.

**HANDY HINT #2**  
A kangaroo has an incredible kick. Don't test it out.

**HANDY HINT #3**  
If it looks dangerous, it probably is. Especially if it's a shark.

**OSHCH IS DESIGNED TO HELP REDUCE COSTS ASSOCIATED WITH HOSPITAL AND MEDICAL NEEDS WHILE YOU'RE IN AUSTRALIA.**  
The benefits available to you will depend on your level of cover, however you can expect to receive benefits across GP visits, hospital treatments and out of hospital treatments, such as:

- X-rays and blood tests.
- Prescription medicines.
- In-hospital medical procedures.
- Emergency ambulance.

You can also choose to add Extras Cover so you can claim benefits across services such as dental, optical, physiotherapy, remedial massage and more.  
Speak to our friendly staff to find out exactly what your cover includes and to understand the benefits of Extras Cover.

**134 148 | medibank.com.au/oshc**  
or visit us in-store.

## MAKING THE MOST OF YOUR OSHC

**WELCOME TO THE AUSTRALIAN HEALTH CARE SYSTEM. IT'S A GREAT SYSTEM, BUT IT CAN BE A LITTLE CONFUSING.**

*For most overseas students, it's compulsory you have private health insurance for the duration of your stay. It provides cover for a whole range of issues – depending, of course, on your level of Overseas Student Health Cover (OSHCH).*

*Keep this guide handy so you'll know exactly what to do if you're sick and need help.*

**HANDY HINT #1**  
Crocodiles are not your friend. Stay away!

# G'DAY

This Medibank Pocket Guide belongs to:

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**MEDIBANK OSHC 24/7 STUDENT HEALTH AND SUPPORT LINE**

Did you know that you can call us any time, day or night? We understand that settling into a new country can be tough and we're here to help. Maybe you're feeling lonely or homesick, or stressed out with exams. Perhaps you need emergency travel documents, feel unwell, or just need someone to talk to. We're here, 24/7. Call us on **1800 887 283**

2

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DO NOT TEST IT.**

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