OSHC Frequently Asked Questions

medibank

✓ *How do I order my membership card?*

Digital Membership Card
Turn your smartphone into your membership card. Your digital card holds all the details of your cover. Just make sure you have a photo ID to confirm your identity when presenting your digital card.

1. You need to log in to Online Members Services at www.medibankoshc.com.au.
2. Once logged in, select 'My Account' in the top menu.
3. Select 'View Digital Card'.

Once completed, you can save a copy to your computer as a jpeg. You can also save the digital card to your mobile phone or tablet.

✓ *How do I update my personal details e.g., address / phone number?*

After logging in to Online Member Services, members can access a range of tools and services.

- Update bank account details
- Update address details
- Extend your OSHC policy if offshore
- Download a claim form
- Update your password
- View and change personal details
- Download their digital membership card

✓ **How do I cancel / request a refund on my policy?**

Email a copy of your documentation to oshc@medibank.com.au

You must apply for a refund in writing to Medibank and provide them with documentary proof of the reason for the refund. Your refund will be calculated on a pro-rata basis from the effective date. A refund administration fee may be charged and deducted from your refund.

If you request the closure of your Medibank OSHC before the end of your visa and below circumstances do not apply to you, you may be in breach of your visa conditions. Medibank is required to advise Home Affairs should you cancel your Medibank OSHC.

Where a request to close or refund part of your OSHC is accepted by Medibank, they will refund the unused portion of your premiums where:

- You paid for Medibank OSHC but did not come to Australia to take up studies
- You have paid your premiums for an extended stay, but your student visa was not extended
- You have to cease studies and leave Australia before your visa end date, for reasons beyond your control
- You have been granted permanent resident status in Australia or have been granted an Australia visa, other than a student or bridging visa
- You can prove you had OSHC with another health insurer during a period you held Medibank OSHC, or
- In any other circumstances approved by Medibank and the Department of Health.

✓ **How do I make a claim?**

Members can claim online in three easy steps

Select 'Make a claim' from the top menu, then you are ready to start.

Step 1 - select which member the claim is for.

Step 2 – tell the following, using the information on your receipt:

- The date of service (the date you went to see the doctor).
- The service you are claiming for. If you are claiming for medical, this will be a 1 to 5 digit item number. If you are claiming for a medicine, select 'Pharmacy". If your service is not in the list, select 'Other' and type it in.
- Select the Provider or Doctor that gave you the service. You will need to use the surname and postcode.
- Tell how much you paid for the service.

Step 3 - Upload your receipts. Simply take a photo or scan a copy of your receipts to attach to claim). When you are finished, select 'Submit claim' and it will be confirmed when the claim has been submitted.