What is OSHC?

Overseas Student Health Cover (OSHC) is your health insurance while you are in Australia on a Student Visa and is needed before you apply for your Student Visa. It is a requirement to have OSHC for the entire length of your Student Visa and if you need to apply for a new Student Visa, you must extend your health insurance before applying.

Medibank comprehensive insurance is the preferred cover for all UNSW students and the information provided here relates directly to Medibank OSHC, although all health insurances cover basic medical and hospital care.

Medibank have extended their helpline services to **ALL UNSW students**, domestic and overseas, even if you are not a Medibank OSHC-holder.

- Domestic students can call 1800 887 283
- Overseas students can call +61(2)89050307

Activate your OSHC cover

Once you have received your confirmation of enrolment letter (COE), activate your OSHC policy. Your OSHC card (virtual or physical) is required if you attend a doctor or hospital in Australia.

If you are with Medibank, download the app to activate your card, this way you always have a copy of your healthcare insurance card on your phone.

**Don’t have a smart phone?** No problem, activate your OSHC cover [here](#) and get a physical card sent to where you live.

**Having difficulties activating your card?** Check out this step-by-step [video](#).

Medibank Comprehensive OSHC

- **Medibank Private** is UNSW’s preferred OSHC provider for international students. Medibank Comprehensive
OSHC is a unique insurance product for UNSW international students, with additional benefits above a standard OSHC policy. A benefit is the free 24/7 Student Health and Support phone line for medical and counselling assistance from a registered nurse available on: 1800 887 283

- **Medibank OSHC App** turns your phone into your membership card, and helps you view your cover details, make claims, contact a health advice line and find a health provider.
- No charge at **UNSW Health Service** for a Doctor’s appointment (Doctors are also known as GPs, or General Practitioners), as they bulk bill and will charge your appointment directly to your insurance.
- Pay for or reduce the cost of counselling (note free counselling is provided on UNSW campus by **CAPS**).
- Reduces the cost of most prescription medicines (annual limits apply).
- No or reduced costs at Emergency Department at a hospital.
- Unlimited emergency ambulance services including emergency ambulance transport to a hospital (where immediate medical attention is required and your condition is such that you cannot be transported any other way).
- Health and wellbeing programs offered jointly by UNSW and Medibank

To purchase or extend your Medibank Comprehensive OSHC cover, or for more information, visit [Medibank](#).

**What does OSHC not cover?**

OSHC does not cover dental treatment, optometry or physiotherapy, additional Extra’s cover is required to support these costs.

**Medibank Extras Cover & Visitor Cover**

Medibank Extras Cover can help with the costs of your glasses, teeth cleaning, physio and more. It is not covered under your OSHC but for additional monthly fee, you can be covered for them. Learn more about [Medibank Extra](#).

If family members are visiting from overseas they also require health care cover. Check out [Medibank’s Visitor Cover](#).

Other questions, feel free to contact Medibank via:

- Phone: 134 148 (in Australia) or +61 3 9862 1095 (international)
- Email [oshc@medibank.com.au](mailto:oshc@medibank.com.au)
- Or visit our on-campus store

**Other OSHC Providers**

- [Allianz](#) Global Assistance
- [BUPA Australia](#)
- [NIB](#)
- [Ahm OSHC](#)

**UNSW Health Services**

Learn more about the [health services](#) offered at UNSW.

**Covid-19 & Medibank OSHC**

**What costs are covered if I get COVID19?**

- OSHC covers you for COVID-19 testing and treatment.
- You can visit the doctor in Australia when you are sick or the hospital for an emergency with limited out of pocket costs.
- If you are hospitalised in a public or private hospital for COVID-19, Medibank will cover eligible expenses.
- If you require an ambulance to take you to hospital due to a medical emergency this is also covered.
For more information about what costs Medibank OSHC will cover towards COVID-19 testing and treatment, review page 3 of the Medibank COVID-19 FAQs.

If you are insured with Medibank OSHC, AHM, Allianz or BUPA, you will have no out-of-pocket costs for your doctor’s appointment at the UNSW Health Service. Your appointment will be bulk-billed.

**Why is the health advice different here than in my home country?**

The restrictions and health recommendations are set locally by governments under guidance from the World Health Organisation. Different governments will set different restrictions based on a number of factors including their population’s demographics, healthcare system, borders and economy.

Australia’s response appears to be working as the number of new cases reported daily appears to be stabilising. This is thanks to the efforts we have been all been making to help limit the spread.

**I am feeling really homesick and I am worried about my family. What should I do?**

It is normal to feel homesick or anxious at the moment. It is important to **look after your mental health** and stay connected with your loved ones through social media, video calls and messages. Stay engaged with university life through Arc’s wide range of online programs.

Remember that it is okay to speak to someone about how you are feeling. You can speak to one of our friendly **International Student Advisors** or **CAPS counsellors** confidentially for some useful strategies to manage homesickness.

**Can I call Medibank for advice?**

The Medibank Student Health and Support Line is open 24 hours, 7 days a week. Call **1800 887 283**.

Seeking help is private between you and Medibank.

If you are unsure about what to do in any situation, have any questions about how you are feeling, or would like to speak to someone about stress or worries or your mental health, call the Medibank Student Health and Support Line.

If you are more comfortable chatting to Medibank in a language other than English, this can be arranged.

**Will seeking help or the information I give to Medibank affect my visa?**

No. Your conversations with Medibank are completely confidential. They will not have an impact on your student visa or enrolment at UNSW.

**What if I have to extend my visa?**

If you need to extend your visa you will also have to extend your OSHC. Learn more [here](https://student.unsw.edu.au/overseas-student-health-cover).

**Urgent Help & Emergency Contacts**