

Medibank Essentials Overseas Student Health Cover (OSHC)

2017 Premium sheet for Education Partners

The below premiums apply to all Medibank Essentials OSHC policies, purchased or renewed through Medibank OSHC Access, from 1 March 2017, with a commencement date between 1 March 2017 and 31 December 2017.

For policies to commence in 2018 or later, please obtain a quote from the Quick Quote Tool on Medibank OSHC Access.

Length of student visa and OSHC	Single*	Couple**	Family***
1 Month	\$45.95	\$230.50	\$362.35
2 Months	\$91.90	\$461.00	\$724.70
3 Months	\$137.75	\$691.50	\$1,087.00
4 Months	\$183.65	\$922.00	\$1,449.30
5 Months	\$229.55	\$1,152.50	\$1,811.65
6 Months	\$275.50	\$1,383.00	\$2,174.00
7 Months	\$321.40	\$1,613.50	\$2,536.30
8 Months	\$367.30	\$1,844.00	\$2,898.65
9 Months	\$413.25	\$2,074.50	\$3,260.95
10 Months	\$459.15	\$2,305.00	\$3,623.30
11 Months	\$505.10	\$2,535.50	\$3,985.65
12 Months	\$551.00	\$2,766.00	\$4,348.00
13 Months	\$598.00	\$3,010.05	\$4,865.55
14 Months	\$645.00	\$3,254.15	\$5,383.15
15 Months	\$692.00	\$3,498.20	\$5,900.70
16 Months	\$739.00	\$3,742.30	\$6,418.30
17 Months	\$786.00	\$3,986.40	\$6,935.90
18 Months	\$833.00	\$4,230.45	\$7,453.45
19 Months	\$880.00	\$4,474.55	\$7,971.05
20 Months	\$927.00	\$4,718.60	\$8,488.60
21 Months	\$974.00	\$4,962.70	\$9,006.20
22 Months	\$1,021.00	\$5,206.80	\$9,523.80
23 Months	\$1,068.00	\$5,450.85	\$10,041.35
24 Months	\$1,115.00	\$5,695.00	\$10,559.00

Length of student visa and OSHC	Single*	Couple**	Family***
25 Months	\$1,165.50	\$5,952.50	\$11,276.65
26 Months	\$1,216.00	\$6,210.00	\$11,994.30
27 Months	\$1,266.50	\$6,467.50	\$12,712.00
28 Months	\$1,317.00	\$6,725.00	\$13,429.65
29 Months	\$1,367.50	\$6,982.50	\$14,147.35
30 Months	\$1,418.00	\$7,240.00	\$14,865.00
31 Months	\$1,468.50	\$7,497.50	\$15,582.65
32 Months	\$1,519.00	\$7,755.00	\$16,300.35
33 Months	\$1,569.50	\$8,012.50	\$17,018.00
34 Months	\$1,620.00	\$8,270.00	\$17,735.70
35 Months	\$1,670.50	\$8,527.50	\$18,453.35
36 Months	\$1,721.00	\$8,785.00	\$19,171.00
37 Months	\$1,784.90	\$9,179.75	\$19,965.30
38 Months	\$1,848.80	\$9,574.50	\$20,759.65
39 Months	\$1,912.75	\$9,969.25	\$21,553.95
40 Months	\$1,976.65	\$10,364.00	\$22,348.30
41 Months	\$2,040.60	\$10,758.75	\$23,142.65
42 Months	\$2,104.50	\$11,153.50	\$23,936.95
43 Months	\$2,168.40	\$11,548.25	\$24,731.30
44 Months	\$2,232.35	\$11,943.00	\$25,525.60
45 Months	\$2,296.25	\$12,337.75	\$26,319.95
46 Months	\$2,360.20	\$12,732.50	\$27,114.30
47 Months	\$2,424.10	\$13,127.25	\$27,908.60
48 Months	\$2,488.00	\$13,522.00	\$28,703.00
49 Months	\$2,557.40	\$13,982.15	\$29,497.55
50 Months	\$2,626.80	\$14,442.30	\$30,292.15
51 Months	\$2,696.25	\$14,902.50	\$31,086.70
52 Months	\$2,765.65	\$15,362.65	\$31,881.30
53 Months	\$2,835.10	\$15,822.85	\$32,675.90
54 Months	\$2,904.50	\$16,283.00	\$33,470.45
55 Months	\$2,973.90	\$16,743.15	\$34,265.05
56 Months	\$3,043.35	\$17,203.35	\$35,059.60
57 Months	\$3,112.75	\$17,663.50	\$35,854.20
58 Months	\$3,182.20	\$18,123.70	\$36,648.80
59 Months	\$3,251.60	\$18,583.85	\$37,443.35
60 Months	\$3,321.00	\$19,044.00	\$38,238.00

Length of student visa and OSHC	Single*	Couple**	Family***
61 Months	\$3,390.40	\$19,504.15	\$39,032.55
62 Months	\$3,459.80	\$19,964.30	\$39,827.15
63 Months	\$3,529.25	\$20,424.50	\$40,621.70
64 Months	\$3,598.65	\$20,884.65	\$41,416.30
65 Months	\$3,668.10	\$21,344.85	\$42,210.90
66 Months	\$3,737.50	\$21,805.00	\$43,005.45
67 Months	\$3,806.90	\$22,265.15	\$43,800.05
68 Months	\$3,876.35	\$22,725.35	\$44,594.60
69 Months	\$3,945.75	\$23,185.50	\$45,389.20
70 Months	\$4,015.20	\$23,645.70	\$46,183.80
71 Months	\$4,084.60	\$24,105.85	\$46,978.35
72 Months	\$4,154.00	\$24,566.00	\$47,773.00

All rates are Goods and Services Tax (GST) inclusive and in Australian dollars. Rates are subject to change and may vary by a few cents due to rounding.

Visa Length Health Cover (VLHC) is generally a condition of holding a Student Visa in Australia. It is a requirement of VLHC that OSHC is purchased and paid up-front for the required policy length. For periods of stay not mentioned above, or if there are any visa or status changes as an international student, or any queries please contact Medibank. Please refer to the Medibank OSHC Member Guide for a list of exceptions to maintaining VLHC.

The information provided in this document is effective as of January 2017 and only applies to Medibank Essentials OSHC.

Medibank Essentials OSHC FAQs

1. How can I get a quote?

You can get a quote for Medibank Essentials OSHC at medibankoshc.com.au by selecting the 'Get a Quote' option. You will need the visa start and end date and know who needs to be covered. Remember, to earn a commission you must process any OSHC policies through the Medibank OSHC Access Portal at medibankoshcaccess.com.au

2. What is premium compounding?

The compounding of the premium in future years reflects the annual increase in health costs that will occur over the period of the cover. Basically, premium compounding takes into consideration rate rise inflation over the length of the policy.

3. I am applying for a policy with a start date in 2018/2019, why are the rates higher than what is advertised on the rate sheet?

The rates for Visa Length Health Cover (VLHC) are generally reviewed on an annual basis, with compounding of the premium built into the premium in future years. This simply reflects the increase in health costs borne by the company annually over the period of the cover.

4. When can a Couple or Family take out 2 or more single policies instead?

Single OSHC policies can only be purchased by the 'Primary' applicant of an Overseas Student visa. The only instance where a Couple or a Family can take out separate Single policies is where they have individual Student Visas (i.e. they are each 'Primary' applicants on their own Overseas Student visa).



*Single membership covers the student only.

**Couple membership covers the student and their spouse/partner as listed on the student's visa.

***Family membership covers the student and their dependants (such as their spouse/partner, and any dependent children) as listed on the student's visa.