

AHM

ANNALINK*
OSHC-STUDENTS



OSHC GUIDELINE

FEELING SICK? HERE'S WHAT TO DO

Your health and safety matter while studying in Australia. With **ahm OSHC**, here's what you need to know:

- **Emergency:** If you're experiencing life-threatening issues, such as severe *chest pain, breathing difficulties, major injuries, or loss of consciousness*, **call 000** immediately or go to the nearest hospital.
- **Non-emergency health concerns:** For general health issues like *colds, flu, minor injuries, or prescription needs*, your first stop should be a **General Practitioner (GP)**.
- **Convenient online support:** Use the **ahm OSHC app** or **Online Member Services** to your nearest GP, clinic, or hospital; submit claims; and even turn your phone into your membership card.

ahm works with a national network of direct-billing providers. If you go to an **ahm OSHC Direct Billing provider**, they will bill **ahm** directly, so you don't need to pay in advance.

- For services and information, visit: <https://www.ahmoshc.com.au/>
- **24/7 Assistance helpline: 1800 006 745**
- **Phone in Australia: 134 148**
- **Outside Australia: +613 9862 1095**
- **Email: oshc@ahm.com.au**
- **In a medical emergency: Call 000** immediately
- **Find your GP at: <https://www.ahmoshc.com.au/find-provider/#/>**



FIND A DOCTOR IN 2 SIMPLE

1. GP VISIT

Finding GP online at: <https://www.ahmoshc.com.au/find-provider/#/>

Or **ahm App**

2. BY PHONE

Call **ahm** on 134 148 or 1800 006.

Member service specialists help you choose the affordable doctor.

HOW TO ADJUST & EXTENSION

1. IF YOU ARRIVE IN AUSTRALIA BEFORE YOUR COURSE START DATE

Please provide:

- Certificate of Insurance
- Passport
- Date of entry

2. IF YOU DECIDE TO EXTEND YOUR STUDY

Please provide:

- Certificate of Insurance
- Passport
- Start and end dates of the new course

Rimberio
Signature Toolline

HOW TO UPGRADE / DOWNGRADE

1. UPGRADE

- **Single** → Covers only the overseas student.
- **Couple Policy** → Covers the overseas student plus one adult spouse or de facto partner.
- **Single Parent** → Covers the overseas student plus one or more children under 18 years old.
- **Family Policy** → Covers your spouse or de facto partner and one or more children under 18 years old.

Note: Other family members are not covered, such as parents, grandparents, brothers, sisters, uncles, or aunts.

2. DOWNGRADE

- **Couple /Single Parent /Family → Single:** When all dependents leave Australia or get another subclass visa.
- **Family → Single Parent:** When spouse or de facto partner leaves Australia or gets another subclass visa.
- **Family → Couple:** When all children leave Australia, get another subclass visa, or turn 18.

*HOW? Providing your **current certificate of insurance, passports, and the return airport e-ticket of your dependents, or student visa, or new certificate of insurance of children who are **over the age of 18 years old.*****

HOW TO CLAIM

If you don't visit a doctor within **ahm's** direct billing network, you will need to pay the bill first and then make a claim to **ahm** for reimbursement. There are **4 ways** to submit your claim. For more details, please call **134 148** or email to oshc@ahm.com.au

1. DIRECT BILLING

Finding a doctor GP online at <https://www.ahmoshc.com.au/find-provider/#/>

To select a doctor or medical provider that specifies they can direct bill

2. CLAIMING VIA AHM OSHC ONLINE MEMBER SERVICES

You can make claims for most medical services through [Online Member Services](#).

What do you need to do?

- [Log in](#) to Online Member Services
- Provide details about the claim
- Scan and upload your receipts
- Make sure we have your correct Australian bank account.

3. CLAIMING VIA ONLINE CLAIMS FORM

You can now make claims for most medical services you have already paid for via our [Online Claims Form](#).

What do you need to do?

- Open the [Online Claims Form](#)
- Enter your membership number, date of birth, first name, surname, and email address
- Upload a copy of your claim document
- Select whether or not the services you're claiming for have been paid in full
- Read and agree to the **Terms and Conditions**
- Click the **Submit your Claim** button

If you have any questions or require help completing this form, call us on [134 148](#).

4. CLAIMING BY MAIL

Complete the ahm OSHC [claim form](#) and send it with your receipts to:
ahm OSHC – Reply Paid 88995 – Wetherill Park Bc NSW 2164

Rimberio
Signature/Timeline

HOW TO REFUND

You can apply in writing for a pro-rata refund of premium for the unexpired portion of your policy if

1. YOU PAID YOUR PREMIUM BUT DID NOT COME TO AUSTRALIA

Required documents:

- Certificate of Insurance
- Passport
- Evidence of not coming to Australia (e.g. cancellation letter from your institution, withdrawal letter from the Embassy, etc.)

2. YOU PURCHASED COVER FOR AN EXTENDED STAY, BUT THE DEPARTMENT OF IMMIGRATION DID NOT APPROVE YOUR VISA EXTENSION.

Required documents:

- Certificate of Insurance
- Passport
- Refusal letter confirming that your visa extension was not granted

3. YOU WERE OBLIGED TO CEASE STUDIES AND LEAVE AUSTRALIA BEFORE THE END OF YOUR APPROVED STAY DUE TO REASONS BEYOND YOUR CONTROL

Required documents:

- Certificate of Insurance
- Passport
- One-way ticket from Australia to your home country

4. YOU HAVE BEEN GRANTED PERMANENT RESIDENCE IN AUSTRALIA

Required documents:

- Certificate of Insurance
- Passport
- Certificate of Insurance (Medicare) as an Australian permanent resident/citizen

Rimberio
Signature/Timeline

5. YOU WERE NOT A RESIDENT IN AUSTRALIA FOR A CONTINUOUS PERIOD OF 3 MONTHS OR MORE, WHILE HOLDING A VALID STUDENT VISA

Required documents:

- Certificate of Insurance
- Passport
- Return air tickets (showing departure from and re-entry to Australia)

6. YOU CAN PROVIDE PROOF OF OSHC ISSUED BY ANOTHER ORGANIZATION COVERING THE SAME PERIOD

Required documents:

- Certificate of Insurance
- Passport
- Certificate of Insurance from the other organization

Rimberio
Signature/Timeline

THANK YOU

CONTACT INFORMATION

For services and more information, please visit:

- **Website:** <https://oshcstudents.com.au>
- **Hotline :** +61 430 330 198
- **Email:** info@oshcstudents.com

One of our Member Service Specialists will be happy to help you choose the right cover to suit your needs and budget.