

FEELING SICK? HERE'S WHAT TO DO

In Australia, firstly you see a local doctor (or General Practitioner known as a GP). You only go to hospital in an emergency situation – that is, if you have a severe illness or injury that threaten your lives or limbs.

Making an appointment to collect the payment directly from medical providers of AHM across Australia. You will be able to speak to a doctor or nurse who can give you advice about your symptoms. You also can find out where your nearest hospital

- For services and information visit <https://www.ahmoshc.com.au/>
- 24/7 assistance helpline: Medical, legal and interpreting services in emergency situations: **1800 006 745**
- Phone in Australia: **134 148**
- Outside Australia: **+61 3 9862 1095**
- Email: **oshc@ahm.com.au**



FIND A DOCTOR

GP VISIT

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

BY PHONE

Call AHM on 134 148 or 1800 006. Member service specialists help you choose the affordable doctor.



HOW TO EXTEND/UPGRADE/BUY EXTRA COVER /SWITCH OSHC TO OVHC

➤ RENEW & HOW TO RENEW

- If you arrive to Australia before your start date of course. Providing certificate of insurance + passport + the entrance day.
- If you decide to extend your study. Providing your certificate of insurance + passport + the start & end date of new course.

➤ **UPGRADE:** If you add your dependents to your single OSHC

- Singles – covering only the overseas student
- Couple policy: covering the overseas student + One adult spouse or de facto partner
- Single parent: covering the overseas student + one or more children under the age of 18 years old
- Family policy: Your spouse or de facto partner and one or more children under the age of 18 years old

We don't cover other members of your family such as a parent, grandparent, brother, sister, uncle or aunt

➤ **DOWNGRADE**

- Couple/single parent/family => single:
If your all dependents departure Australia or apply another subclass visa.
- Family => single parent:
If spouse or de facto partner departure Australia or applies another subclass visa.
- Family => couple:
If your all children departure Australia or apply another subclass visa or over the age of 18. They will buy premium under the subclass visa that they will own or apply.

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

➤ **BUY EXTRA COVER**

Standard OSHC policy excludes benefits for the following health services, you need buy OSHC Extras:

- Basic Dental items
- Optical
- Physiotherapy
- Chiropractic
- Osteopathic

HOW? Providing your current certificate of insurance + passport + the period of extra policy.

➤ **SWITCH OSHC TO OVHC:** When your student visa expire and apply your working visa

HOW? Providing your current effective certificate of insurance + passport + the start date of working visa.



HOW TO CLAIM

If don't find a doctor to visit AHM's direct billing network, you need pay your bill & make a claim to AHM so we can reimburse your costs.

There are 3 ways to do this and please call **134 148** (8.30am-6.30pm) or email to **oshc@ahm.com.au** for your further information

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.

DIRECT BILLING

Log into your account at <https://www.ahmoshc.com.au/> & submit the online claim form Or
Scan your receipts and email them to **oshc@ahm.com.au** with your claim reference in the subject line.

CLAIMING BY POST

Download the Claim form

<https://oshcstudents.com.au/wp-content/uploads/2016/01/AHM-OSHC-claim-form.pdf>

Complete the form + a copy of your visa or any relevant invoices or receipts

Post your receipts and any required attachments to us: **ahm OSHC - Reply Paid 88995**



HOW TO REFUND

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

- **you paid your premium and did not come to Australia**
=> *Providing the Certificate of Insurance + passport + evidences why you did not come to Australia (cancellation letter from institution, withdraw letter from Embassy...)*
- **you paid your premium on the basis of an extended stay but the extension of authorized stay was not granted by the Department of Immigration and Border Protection**
=> *Providing the Certificate of Insurance + passport + The refusal letter from if you were not obtain visa*
- **you are obliged to cease studies and leave Australia before the end of a period of approved stay for reasons beyond your control**
=> *Providing the Certificate of Insurance + passport + one way ticket from Australia to your country*
- **you have been granted permanent residence in Australia**
=> *Providing the Certificate of Insurance + passport + the Certificate of Insurance of Australia Citizen*



- **you were not resident in Australia for a continuous period of 3 months or more but whilst holding a valid Student Visa**
Providing the Certificate of Insurance + passport + the return ticket (out/in Australia)
- **you can provide proof of OSHC provided by another organization which includes the period covered by the organization.**
Providing the Certificate of Insurance + passport + the Certificate of Insurance of another organization

Please note: Premium for the one or less used month won't be refunded
Limited refund administration fee may apply