

# Overseas Visitors Health Cover.



medibank  
*Live Better*



If you're visiting Australia, it's important to have the right support in place for your health and wellbeing. Overseas Visitors Health Cover is designed to give you confidence about your health coverage if you need care during your stay.



Most visitors to Australia don't have access to Medicare, and healthcare costs here can be high. Even a short hospital stay for a routine procedure can cost thousands of dollars in hospital and doctors' fees. Medibank Overseas Visitors Health Cover can help pay for your hospital, medical and ambulance services, giving you support and peace of mind during your stay.



As Australia's leading health insurer, we offer a range of health covers tailored to your needs. Our Overseas Visitors Health Covers include options that meet the Australian Government's health insurance requirements for most visas<sup>+</sup>, giving you confidence that your health and wellbeing are in good hands during your visit to Australia.

<sup>+</sup> For visa subclass 600, 601, 870, 300, 590, 651 and more.

# Why choose Medibank?

We are committed to providing our members with affordable access to Australia's high-quality health care system through a range of great value health covers. We also offer a range of added value services which provide added support during your time in Australia.

## Support when the unexpected happens.

Medibank Overseas Visitors Health Covers supports you if you're injured in an accident. Some covers include Accident Cover Boost, which means certain hospital services that are normally excluded are treated as included in the event of an accident after you join\*. Other hospital covers already include all hospital clinical categories (except Assisted reproductive services), meaning you have access to accident-related hospital treatment benefits without needing an additional boost. Plus, you'll have unlimited emergency ambulance cover Australia wide.#

## We speak your language.

Want to speak with someone in a language you're more comfortable in? Our dedicated Overseas Health Cover customer service team has access to interpreter services in over 150 languages.

## 24/7 Medibank Nurse Support.

Medibank health insurance members can speak to a registered nurse at no extra cost<sup>§</sup> with 24/7 Medibank Nurse Support. Call **1800 644 325** or chat online 24 hours a day, 7 days a week.

## Good for you, great for your visa.

With a range of options available to help meet visa health insurance requirements for visiting Australia, you can choose the cover that suits your needs. When you purchase one of our Visa Condition 8501-compliant covers<sup>^</sup>, we can send your visa health insurance certificate straight away - so you don't have to wait to lodge your visa application.

## Get rewarded.

Eligible Medibank members with eligible hospital and/or extras cover can earn Live Better<sup>®</sup> rewards points by tracking things they do every day like walking, eating healthy meals and more with Live Better rewards in My Medibank. Members can then redeem those points on anything from discounts on premium payments to rewards from our health and wellbeing partners.

## A leading health insurer in Australia.

We have over 300,000 people holding a range of visas among 4 million members. Plus, with over 40 years of experience in looking after the health and wellbeing of millions of Australians and international visitors, you're in safe hands.

\* Refer to the Cover Summary for full details and a full list of conditions that apply.

# For ambulance attendance or transportation to a hospital where immediate medical attention is required and your condition is such that you couldn't be transported any other way.

§ Some referred services may involve out of pocket costs and waiting periods may apply.

<sup>^</sup> Overseas Visitors Comprehensive Hospital, and Overseas Visitors Premier Hospital and Medical meet the Department of Home Affairs' adequate health insurance guidelines and satisfy Visa Condition 8501.

<sup>®</sup> Medibank Live Better rewards terms and conditions: Must be 16 years or over to register for Medibank Live Better rewards. Must be a Medibank member with Hospital cover, Extras cover, or Hospital and Extras cover, be up-to-date with premium payments and have signed up to Medibank Live Better rewards with My Medibank to earn Live Better points for eligible purchases and redeem rewards. Excludes Overseas Student Health Cover (OSHC), Ambulance only cover, ahm covers and other selected covers. Live Better Management Pty Ltd, ACN 003 457 289 has entered into commercial arrangements with Medibank Live Better rewards program partners and may receive commissions. Additional terms and conditions may apply to points earning activities and rewards. Points earning activities and rewards are subject to change and may be subject to availability. Wherever possible, we will give you notice of these changes. Some program partners and earning activities require a person to be at least 18 years of age to be eligible to earn and/or redeem a reward. See full Medibank Live Better rewards terms at [medibank.com.au/livebetter/rewards/terms](http://medibank.com.au/livebetter/rewards/terms)

# Overseas Visitors Health Covers.

Medibank Overseas Visitors Health Cover is designed for people visiting Australia on eligible visitor visa subclasses - whether you're spending time with family or friends, taking a holiday, or exploring everything Australia has to offer.

Some visitor visas are subject to **Visa Condition 8501**, which requires holders to maintain adequate health insurance for their stay in Australia. If your visa includes this condition, we recommend choosing one of our **visa compliant covers - Overseas Visitors Comprehensive Hospital or Overseas Visitors Premier Hospital and Medical** - both of which meet the Department of Home Affairs' visa health insurance requirements.

Medibank's Overseas Visitors Health Covers may only be purchased by people who will be in Australia on eligible visa subclasses. This includes, but is not limited to, the below.

Visa subclass	Visa type
188	Business Innovation and Investment (Provisional)
300	Prospective Marriage
417	Working Holiday
444	Special Category
462	Work and Holiday
590	Student Guardian
600	Visitor
601	Electronic Travel Authority
651	eVisitor
771	Transit
870	Sponsored Parent

Call us on **132 331** if your visa subclass is not listed above.

## If you get sick or have an accident.

If you get sick, usually a general practitioner (GP) is the first point of contact unless it is an emergency. You can visit a GP for more minor medical problems such as a stomach ache, cough or a fever. They can also prescribe medication to treat your condition and refer you for a blood test, x-ray or to a specialist doctor if you need one. GP and specialist consultations are often referred to as outpatient or out-of-hospital medical services.

### ⇒ How does having Overseas Visitors Health Cover help?

Medibank will pay towards many in-hospital and out-of-hospital medical services, such as GP consultations, specialist fees (e.g. radiology, pathology) and Allied Health services, as long as the service is Included under your chosen cover (see pages 5-6).

# If you need to go to hospital.

You'll generally need to go to the hospital if you have a medical emergency or if you need an operation. You can choose whether you would like to be treated in a public hospital (which are run by the government) or a private hospital.

## ⇒ How does having Overseas Visitors Health Cover help?

Medibank's Overseas Visitors Health Covers help pay towards the following when you are admitted to hospital for an Included service:



### Private hospital services at a Members' Choice hospital.

- Overnight admissions in a shared or private room
- Same-day admissions
- Intensive care and theatre fees

We also pay towards admissions at a Non-Members' Choice private hospital, but the benefits we pay will generally be lower and we may not pay towards all services (e.g. theatre fees and private rooms). You may have large out-of-pocket expenses if you visit one of these hospitals.



### Public hospital services as a private patient.

- Overnight admissions in a shared or private room
- Same-day admissions
- Intensive care and theatre fees
- Accident and emergency department charges prior to admission



At least 100% of the MBS fee for doctor's fees for Included in-hospital medical services when you are treated as a private patient (see page 8).



Surgically implanted prostheses and other items on the Australian Government's Prescribed List of Medical Devices and Human Tissue Products that form part of an Included service.



The cost of eligible pharmaceuticals administered as part of your treatment in hospital for an Included service after a contribution amount<sup>†</sup> has been deducted.<sup>‡</sup>



### Waiting periods.

It's important to be aware, waiting periods may apply, including the 14 day waiting period for the treatment of conditions requiring hospitalisation that are not deemed pre-existing conditions, 2 month waiting period on Hospital psychiatric services, Rehabilitation and Palliative care (regardless of whether or not the condition is pre-existing), 12 months for Pre-existing Conditions and 12 months for Pregnancy and birth. Please refer to the relevant Cover Summary and Member Guide for other waiting periods and conditions that may apply.

<sup>†</sup> A contribution amount is an amount you are required to pay towards the cost of the eligible pharmaceutical item, which is aligned to the Pharmaceutical Benefits Scheme (PBS) co-payment and indexed annually.

<sup>‡</sup> Overseas Visitors Health Covers do not pay benefits for pharmaceuticals not listed on the PBS under Hospital cover. This means you may have large out-of-pocket expenses if you require high-cost non-PBS listed drugs such as those used in oncology (cancer treatment).

# Medibank's Overseas Visitors Health Cover.

The following tables outline the ✓ Included and × Excluded in-hospital procedures and out-of-hospital medical services under our Overseas Visitors Health Covers.

We offer a range of options to suit your needs. You can choose cover that includes in-hospital services only, or you can include out-of-hospital medical services for things like doctor (GP) visits. You can purchase a Medibank Extras cover separately to help towards the cost of everyday health services, like dental and optical.

**Excess** An amount you have to pay towards your hospital admission (same-day or overnight) before we pay any benefits. It applies per person per calendar year, but does not apply to any children on a family membership.

**Visa compliant cover** This cover meets ✓ the Australian Government's adequate health insurance requirements for visitors with visa condition 8501. We can send your visa health insurance certificate straight away after purchasing so you don't have to wait to lodge your visa application.

**Ambulance services** Attendance or transportation to a hospital where immediate professional attention is required and your medical condition is such that you couldn't be transported any other way.

**Public hospital emergency department fees** We'll pay 100% of any facility fees charged by a public hospital for attending their accident and emergency department.

**Total Annual Benefit Limit** A total annual benefit limit of \$1,000,000 applies per member, per calendar year (1 January to 31 December) to all Overseas Visitors Health Covers, excluding Overseas Visitors Starter Hospital and Medical.\*

**Accident Cover Boost** Services which are normally Excluded will be treated as an Included service where treatment is required for injuries sustained in an Accident that occurs after joining cover.\*\*

**In-hospital family (boarder fee) benefit** If you or someone on your membership is admitted to hospital for an Included service and either a partner, immediate family member, carer or next of kin ('boarder') needs to stay in hospital with them, we will pay towards the cost of accommodation and meals charged by the hospital for that boarder up to \$150 per admission.

**Private Room Promise** Be cared for in a private room or you may receive \$50 per night (up to a maximum of 5 nights) when a private room was requested at least 24 hours prior to admission and was not available during the overnight hospital stay. This benefit applies to admissions to Members' Choice Hospitals only.&

= This cover is only available for singles and couples, and for purchase by policy holders who are aged 49 or under.

^^ For Dental surgery performed by a dentist rather than a medical practitioner we only pay benefits towards hospital charges. If the surgery is performed by a medical practitioner and an MBS item is billed, we will pay benefits towards the hospital and medical charges.

\*\* For Podiatric surgery we only pay benefits towards hospital charges. There are no MBS items for podiatric surgery. This means we also don't pay any benefits towards the podiatric surgeon's fees under Hospital cover and you could incur significant out-of-pocket expenses.

\* A total annual benefit limit is the maximum total amount of benefits we will pay for eligible hospital, medical and/or ambulance services within a calendar year. Once this limit is reached, no further benefits are payable for the remainder of that calendar year. The limit resets on 1 January each year. If you change covers within the same calendar year from another Medibank cover (excluding OSHC), benefits already paid by us on your previous cover in that calendar year will generally be counted toward your total annual benefit limit.

++ Must seek medical treatment within 7 days, and receive hospital treatment within 12 months, of the Accident occurring. Excludes Private Room Promise. Out-of-pocket expenses may apply.

& You'll need to request a private room from the Member's Choice hospital at least 24 hours prior to your stay; provide supporting documentation to Medibank from the hospital about this request; you must be eligible to receive benefits for the treatment you received during your stay; does not apply for same-day admissions or admissions for sleep studies, or where your doctor specifically requests a shared room for clinical reasons.

Medibank does not pay towards cosmetic treatment or services without an MBS item. Overseas Visitors Health Covers do not pay benefits for pharmaceuticals not listed on the PBS (Pharmaceutical Benefits Scheme) under Hospital cover. This means you may have large out-of-pocket expenses if you require high-cost non-PBS listed drugs.

Item or Hospital Service	Starter <sup>+</sup> Hospital and Medical	Core Hospital and Medical	Comprehensive Hospital	Premier Hospital and Medical
Excess	\$250, \$750	\$500	\$500	\$500
Visa compliant cover	X	X	✓	✓
Ambulance services	✓	✓	✓	✓
Accident Cover Boost <sup>++</sup>	✓	✓	N/A	N/A
In-hospital family (boarder fee) benefit	X	✓	✓	✓
Private Room Promise <sup>®</sup>	X	✓	✓	✓
Public hospital emergency department fees	✓	✓	If leads to admission	✓
Total Annual Benefit Limit*	N/A	\$1m/yr	\$1m/yr	\$1m/yr
Rehabilitation	✓	X	✓	✓
Hospital psychiatric services	X	X	✓	✓
Palliative care	X	X	✓	✓
Brain and nervous system	✓	✓	✓	✓
Eye (not cataracts)	✓	✓	✓	✓
Ear, nose and throat	✓	✓	✓	✓
Tonsils, adenoids and grommets	✓	✓	✓	✓
Bone, joint and muscle	✓	✓	✓	✓
Joint reconstructions	✓	✓	✓	✓
Kidney and bladder	✓	✓	✓	✓
Male reproductive system	✓	✓	✓	✓
Digestive system	✓	✓	✓	✓
Hernia and appendix	✓	✓	✓	✓
Gastrointestinal endoscopy	✓	✓	✓	✓
Gynaecology	✓	✓	✓	✓
Miscarriage and termination of pregnancy	✓	✓	✓	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	✓	✓	✓	✓
Pain management	✓	✓	✓	✓
Skin	✓	✓	✓	✓
Breast surgery (medically necessary)	✓	✓	✓	✓
Diabetes management (excluding insulin pumps)	✓	✓	✓	✓
Heart and vascular system	✓	X	✓	✓
Lung and chest	✓	✓	✓	✓
Blood	✓	✓	✓	✓
Back, neck and spine	✓	✓	✓	✓
Plastic and reconstructive surgery (medically necessary)	✓	✓	✓	✓
Dental surgery <sup>^^</sup>	✓	✓	✓	✓
Podiatric surgery (provided by a registered podiatric surgeon)**	✓	✓	✓	✓
Implantation of hearing devices	X	X	✓	✓
Cataracts	X	X	✓	✓
Joint replacements	X	X	✓	✓
Dialysis for chronic kidney failure	X	X	✓	✓
Pregnancy and birth	X	X	✓	✓
Assisted reproductive services	X	X	X	X
Weight loss surgery	X	X	✓	✓
Insulin pumps	X	X	✓	✓
Pain management with device	X	X	✓	✓
Sleep studies	X	✓	✓	✓

## Medical.

Medical cover pays towards services provided by a doctor that are listed in the MBS. It can include in-hospital medical services related to an admission such as surgeon and anaesthetist fees, or out-of-hospital services like GP consultations, specialist visits, blood tests and x-rays.

This table shows the benefit amount payable for Included medical services. You must pay any difference between the benefit we pay and the actual fee charged for the service.

Medical services that are Included or Excluded	Starter <sup>2</sup> Hospital and Medical	Core Hospital and Medical	Comprehensive Hospital	Premier Hospital and Medical
In-hospital medical services provided as part of an Included service (e.g. surgeon and anaesthetist fees)	100% of MBS fee	100% of MBS fee	100% of MBS fee	100% of MBS fee
General practitioner (GP) consultations	100% of MBS fee	100% of MBS fee	x	100% of MBS fee
Other medical services provided out-of-hospital, except where that service is Excluded under your Hospital cover	100% of MBS fee (see Exclusions on page 5)	100% of MBS fee (see Exclusions on page 5)	x	85% of MBS fee (Excludes Pregnancy and birth services)
Allied Health services billed with an MBS item number (e.g. services provided under a Chronic Disease Management Plan or Mental Health Treatment Plan)	100% of MBS fee (Excludes mental health services)	100% of MBS fee (Excludes mental health services)	x	85% of MBS fee

## Repatriation.

If you or any person on your membership sustains a substantial life-altering disability or a serious medical condition, as determined by us, and needs to return to their home country, we may arrange and pay the reasonable cost of travel with the appropriate medical supervision. In the unfortunate event of death, we'll pay the reasonable cost for the repatriation of mortal remains of you or anyone else on your membership to their home country. The provision of any repatriation benefit is at our discretion.

Repatriation services that are Included and applicable limits	Starter <sup>2</sup> Hospital and Medical	Core Hospital and Medical	Comprehensive Hospital	Premier Hospital and Medical
Medical repatriation (if approved by Medibank)	x	Limited to \$50,000	Limited to \$50,000	Limited to \$50,000
Repatriation of mortal remains (if approved by Medibank)	x	Limited to \$5,000	Limited to \$5,000	Limited to \$5,000



### Medicare Benefits Schedule (MBS).

A list of all the medical services eligible to be subsidised by the government for Australian residents, and some visitors to Australia, as well as the recommended fees for those services, known as the MBS fee.

<sup>2</sup> This cover is only available for singles and couples, and for purchase by policy holders who are aged 49 or under.

# Extras cover for a better you.

Dental, optical, physio, and more... there are so many ways to look after ourselves. Extras cover helps out with non-hospital treatments to keep you in tip-top shape.

## What's Extras cover?

Extras cover gives you money back for everyday health services like dental, physio, optical and more. The amount you can claim back depends on the level of cover you have. Generally, the higher the level of cover, the higher your annual limit, and the higher percentage you can claim back. Plus, if you go to one of our Members' Choice providers, you generally get more back than when you visit a non-Members' Choice provider.

## How much can you get back?

Depending on the Extras cover you choose, you could receive 60%, 70%, 75% or 90% back when you visit a Members' Choice provider, up to your annual limits. We also pay a fixed amount towards services when you visit a non-Members' Choice provider.

## Annual and lifetime limits.

Most services listed in your Extras cover have an annual limit; this is the maximum amount we pay towards that service or item per member (and in some cases per membership) per calendar year. Annual limits reset every year on 1 January. Lifetime limits on the other hand, apply once in your lifetime and don't reset once used up. For annual and lifetime limits, refer to the table.

## 100% back on dental check-ups twice a year on eligible Extras.\*\*

With eligible Extras cover you get 100% back on up to two check-ups each year at a Members' Choice Advantage Dentist (including bitewing x-rays where clinically

required).

## Members' Choice providers.

We've negotiated capped prices that Members' Choice Extras providers can charge, which generally means more money back in your pocket. You can still use a non-Members' Choice Extras provider, as long as they're recognised by Medibank, but you won't be able to take advantage of the capped pricing.

It's important to be aware that Medibank's Members' Choice and Members' Choice Advantage Extras providers are subject to change without notice, and are not available in all areas, so please check if they're a Members' Choice or Members' Choice Advantage provider before your treatment or service.

Find your nearest Members' Choice provider at [medibank.com.au/memberschoice](https://medibank.com.au/memberschoice).

## Manage your membership on the go.

Manage your membership anytime, anywhere with My Medibank. It's where you can check extras balances, pay premiums, make claims on most extras, and update your details. It only takes two minutes to sign up; just search 'Medibank' in your app store or go to [medibank.com.au/mobile](https://medibank.com.au/mobile) to get started.

## Waiting periods.

Waiting periods may apply when you join us or change your cover to include new or upgraded items or services. We don't pay towards any items or services you receive while you're serving a waiting period.

\*\* Two month waiting period applies. Eligible members on Medibank Extras (excluding Healthy Living Extras) can claim a maximum of two 100% back dental check-ups per member, per year at a Members' Choice Advantage dentist (including bitewing x-rays where clinically required). For members on eligible Extras, the first two check-ups do not count towards your annual limit. Members with Healthy Living Extras can get 100% back on one dental check-up each year at a Members' Choice Advantage dentist (including up to two bitewing x-rays, where clinically required) or at a Members' Choice dentist (excluding x-rays). Members' Choice and Members' Choice Advantage providers are not available in all areas. Some products may have other dental inclusions, check your cover summary for details.

## How else can we help?



### Live Better rewards.

Live Better rewards is a health and wellbeing program inspiring, supporting and rewarding you to eat, move, and feel better, all while enjoying the things you do every day. Medibank members with eligible Hospital or Extras cover could earn up to \$400 a year in rewards<sup>+++</sup> by redeeming the points earned for taking healthy actions.<sup>^^^</sup>



### My Medibank.

Update your details, check what your cover includes and make a payment. You can also download the Medibank app on your phone, to manage your health cover wherever and whenever it suits you.



### A range of health covers for your needs.

We provide a range of health covers to support you as your lifestyle and needs change, including options if your visa requirements change or you decide to stay in Australia as a permanent resident.



### Greater flexibility of who, where, and when.

If an illness or injury means you're admitted to hospital, it helps to be able to have some flexibility over which hospital you go to and who treats you. Plus, depending on your doctor you may be able to choose when you're admitted.

We know going to hospital isn't an everyday experience and it can often be daunting. Which is why we also provide access to hospital experience scores, based on the surveys of over 87,000 Medibank members who have stayed overnight in a hospital as a private patient, to provide greater transparency and to help you navigate Australia's healthcare system.<sup>\*\*\*</sup>

Visit [medibank.com.au/hospital-experience-scores](https://medibank.com.au/hospital-experience-scores) for more information on hospital experience scores.

<sup>+++</sup> Live Better rewards members could earn up to 40,000 Live Better rewards points each calendar year for successfully completing select Live Better rewards points-earning activities. These activities include, but are not limited to, health and wellbeing challenges, the Weekly Goal, onboarding actions, partner activity earn and the daily auto-tracking bonus. This does not include points earned by shopping with Live Better rewards partners or visiting Members' Choice Advantage providers. 40,000 Live Better points could be redeemed for up to \$400 worth of rewards from the Live Better rewards store.

<sup>^^^</sup> Must be 16 years or over to register for Medibank Live Better rewards in the My Medibank app. Some program partners and earning activities require a person to be at least 18 years of age to be eligible to earn and/or redeem a reward. Must be a Medibank member with hospital cover, extras cover, or hospital and extras cover, and be up-to-date with premium payments. Excludes Overseas Student Health Cover (OSHC), Ambulance only cover, a/m covers and other selected covers. Live Better Management Pty Ltd, ACN 003 457 289 has entered into commercial arrangements with Medibank Live Better program partners and may receive commissions. Please choose carefully as rewards will not be amended, cancelled, exchanged or refunded due to change of mind. Points earning activities and rewards are subject to change without prior notice and may be subject to availability. Additional terms and conditions may apply to points earning activities and rewards. See full Medibank Live Better rewards terms.

<sup>\*\*\*</sup> Private patient hospital experience scores do not reflect clinical experience or outcomes.

# How do I join?

Whether you're in Australia already or haven't left your home country yet, it's easy to join.  
To join, simply:



## Call us:

**132 331** (from within Australia)  
**+61 3 8622 5780** (from outside Australia)

Available Monday to Friday 8am-8pm  
AEST (Australia is GMT 11+ hours)



## Go to a store:

**medibank.com.au/locations**  
to find your nearest Medibank store



## Go online:

**medibank.com.au/visitors**



## Message us:

**medibank.com.au/contact-us**

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The information contained in this brochure is current at the time of issue, 1 May 2026, and supersedes all previously published versions. Please ensure you read this brochure in conjunction with the Medibank Visitors Cover Member Guide, which summarises the rules and policies which membership of Medibank Visitor Cover is subject to, along with your Visitors Cover Cover Summary, which can be found at [medibank.com.au/overseas-health-insurance/guides/for-visitors](https://medibank.com.au/overseas-health-insurance/guides/for-visitors). You'll also receive the Member Guide and Cover Summary on joining. Medibank may make changes to our premiums, products and policies from time to time. Medibank Private Limited ABN 47 080 890 259.