

HEALTH COVER COSTS 2010



Overseas Student Health Cover



Effective from **1 January 2010**

ahm OSHC

what does it cost?

A 6% discount applies to ahm OSHC purchased for 13 months or more.

Length of policy	Single	Family
Up to 3 months	\$96	\$187
Up to 6 months	\$187	\$374
Up to 9 months	\$288	\$561
Up to 12 months	\$374	\$748
Up to 15 months	\$439	\$879
Up to 18 months	\$527	\$1,055
Up to 21 months	\$615	\$1,230
2 years	\$703	\$1,406
3 years	\$1,055	\$2,109

All premiums of 13 months or more include the 6% discount

All premiums include GST, are in Australian dollars and may be subject to change.

Policies greater than 3 months can be tailored to suit the length of your student visa. For example – if you need a policy for only 7 months and 2 weeks, that's all you pay for.

	Single	Family
Extra week	\$8	\$16
Extra month	\$32	\$64

ahm OSHC rates effective from 1 January 2010

ahm's OSHC Extras – adding more cover

ahm OSHC provides cover for hospital and medical treatment but doesn't include things like visits to the dentist, purchase of glasses or contact lenses, physio, massage, chiropractic and health improvement services.

Choose from 2 options for extras cover if you'd like to claim for these items. Extras cover can be purchased over the phone by calling 134 246.

Note: Both these covers can be purchased as a single or family policy.

Extras cover rates

Basic Extras	Single	Family
New South Wales/ACT	\$42.70	\$85.40
Queensland	\$36.40	\$72.80
Victoria	\$35.10	\$70.20
Western Australia	\$33.80	\$67.60
South Australia	\$37.90	\$75.80
Tasmania	\$35.95	\$71.90
Northern Territory	\$33.15	\$66.30

Monthly premium shown

Family Extras	Single	Family
New South Wales/ACT	\$57.85	\$115.70
Queensland	\$55.25	\$110.50
Victoria	\$58.05	\$116.10
Western Australia	\$48.55	\$97.10
South Australia	\$49.40	\$98.80
Tasmania	\$50.25	\$100.50
Northern Territory	\$41.60	\$83.20

Monthly premium shown

Extras rates effective 1 April 2009.

NOTE: *Extras cover is not a substitute for your student visa requirement and can only be purchased in addition to your ahm OSHC policy. Waiting periods may apply - please see our policy document.*

The table below compares our extras cover options. Family Extras pays higher benefits and has higher limits than Basic Extras.

What's covered?	Basic Extras	Family Extras
Loyalty limits	-	✓
Dental		
Routine	✓	✓
Major, complex and orthodontic	-	✓
Optical		
Frames, lenses and contact lenses	✓	✓
Therapies		
Physiotherapy, chiropractic, osteopathy	✓	✓
Psychology, hypnotherapy, speech therapy, occupational therapy and eye therapy	-	✓
Podiatry, orthotics and orthopaedic shoes	-	✓
Alternative therapies		
Homeopathy, acupuncture and remedial massage	✓	✓
Health improvement		
Weight loss* and exercise classes*, quit smoking courses and Cancer Council products, stress management courses and preventive tests*	✓	✓
Swimming lessons*	-	✓
Other		
Hearing aids	-	✓
Maternity options	-	✓

* Conditions apply

Extras benefits effective from 1 July 2009.

NOTE: Family Extras can also be purchased by singles wanting a more comprehensive level of cover.

Need more information?

Call **134 ahm (134 246)**
or visit **www.ahm.com.au/oshc**