

Do you have any medical expenses?

Want to make a claim?

If you have any medical expenses you may be able to make a claim from your ahm OSHC.

What expenses can I claim for?

ahm OSHC* covers you for the following:

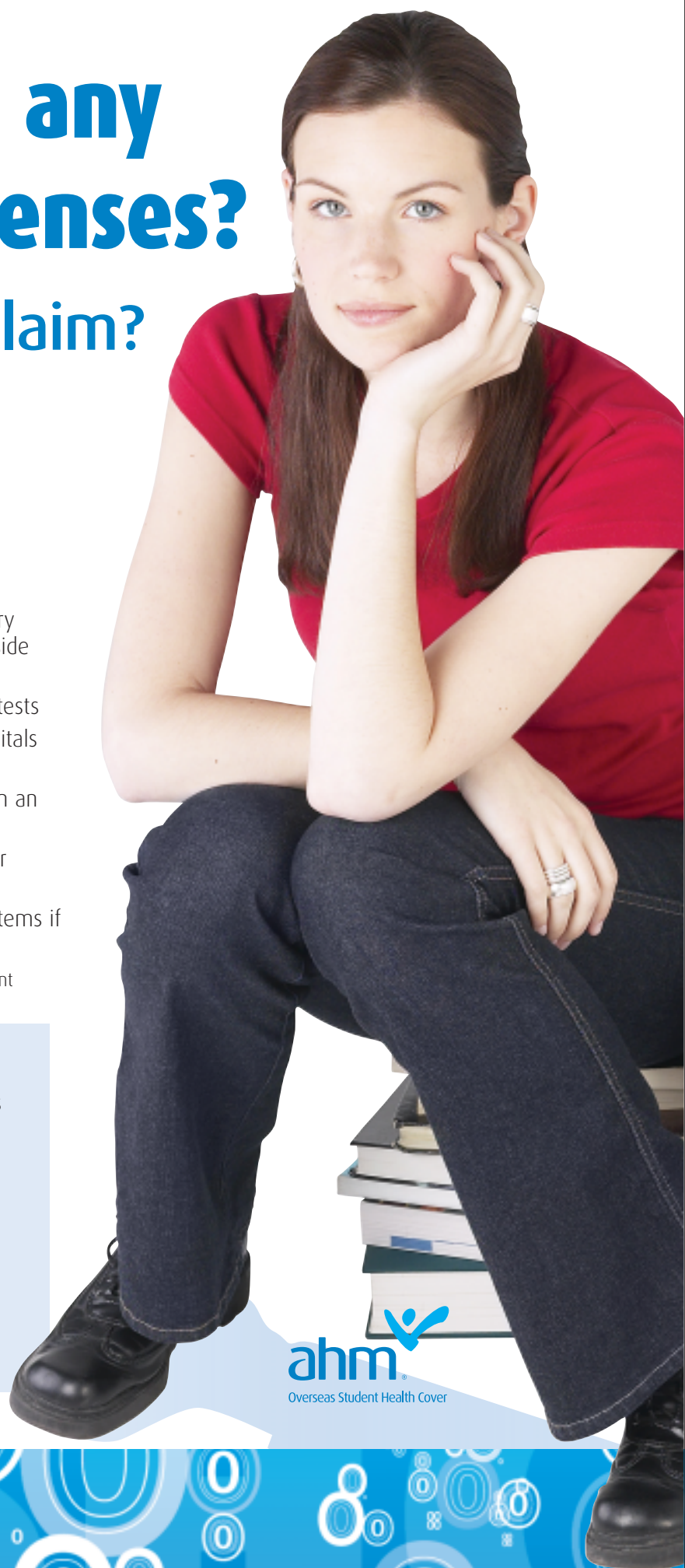
- Doctor's bills – for treatment in a Doctor's surgery by a General Practitioner (GP) or anywhere outside a hospital
- Pathology & X-rays – for services such as blood tests
- Hospitals – for treatment in partner private hospitals or day surgeries
- Ambulance services – for emergency transport in an ambulance
- Prescription medicines – for medicines and other prescription items prescribed by your doctor
- Prostheses – this refers to surgically implanted items if you have an operation.

*for a full explanation refer to your ahm OSHC Policy Document

What do I need to know?

Before you make a claim, there are a few things you'll need to know:

- Your claim details
- Your membership number
- Date the service was provided
- Details for the provider of the service
- Name and type of service provided
- Cost of the service.



ahm
Overseas Student Health Cover

I want to claim for my expenses

Easy! Just choose how you want to claim and follow the instructions below.

> I WANT TO CLAIM ONLINE

- Go to www.ahm.com.au/oshc
- Our online claiming service is quick, easy, and always available. You can claim at your convenience - 24 hours a day, 7 days a week!
- Nominate a bank account
- Provide your payment authority - We need your payment authority so we can transfer your benefits into your nominated account.

> I WANT TO CLAIM OVER THE PHONE

You can claim over the phone during business hours (Australian Eastern Seaboard Time), Monday to Friday. Just call us on **134 246**, and be ready to give us your membership number, and the details of your claim. You need to have nominated a bank (HandyClaim) account to access this service.

> I WANT TO CLAIM BY MAIL

To claim your benefits by mail, just download and complete a claim form from our web site. Claim forms may also be available on-campus. Return the completed form and receipts, free of charge, to **Australian Health Management, Reply Paid 75885, Matraville NSW 2036**.

Remember

Before you can claim online you must register for our **online services**.

Registering is easy. Just enter your membership number and your personal details when prompted, pick a secure password and you can access online services any time you like.

You must also nominate a **HandyClaim** account - this is necessary for online and teleclaims. We need your payment authority so we can transfer benefits into your nominated bank account. If you have not already provided this information, you can register for Handyclaim online at the same time as you register for online services.

Payment Options

ahm OSHC gives you the option of receiving your benefits by:

- Cheque (when you post your claim or make it in person) - make sure address details are up-to-date
- Deposit into a bank account - make sure your bank details are registered and up-to-date. This is called HandyClaim.

Once we receive and process your claim, your benefit will be deposited into your nominated HandyClaim account within 48 hours, or a cheque sent to you within 7 working days.

If your money has not been received within this time or you have questions about HandyClaim, contact us on **134 246** or email oshc@ahm.com.au

Don't want to have to claim?

Easy! Visit an OSHC Direct Billing Medical Centre.

If you visit an ahm OSHC Direct Billing Medical Centre there's **no need to make a claim!**

Visit www.ahm.com.au/oshc select "Tools" and click on "Medical Centre Search" to search and view a current list of Direct Billing Medical Centres around Australia.

Just call to make an appointment to see a Doctor from the list and remember to bring and show your ahm OSHC membership card at the Medical Centre reception when you arrive.

The medical centre will send the bill for the benefit amount directly to ahm. You are responsible for any gap payment which cannot be claimed - this is the amount the Doctor may charge above the standard (MBS) Medicare Benefits Schedule fees. Easy!



All Enquiries: 134 ahm (134 246 - Call charges may vary)

Interpreter: 131 450 Email: oshc@ahm.com.au www: ahm.com.au/oshc

Australian Health Management Group Pty Limited ABN 96 003 683 298. A private health insurer.