

ahm OSHC FAQs

1. How can I get a quote?

You can get a quote for ahm OSHC at **ahmaccess.com** by selecting 'Quick Quote'. You will need the visa start and end date and know what sort of policy is required, such as Single, Couple, Single Parent or Family policy.

2. How are premiums calculated?

Premiums for all OSHC policies are required to be paid upfront for Visa Length Health Cover (VLHC). The premiums payable are based on the total policy length purchased, and take into account a range of factors to ensure we can meet the costs of a policy over the duration purchased.

3. I require a quote for a policy duration that isn't listed. Can I calculate the amount myself?

It's important to note that the premiums for longer durations are not simply multiples of shorter durations. For example, the premium for a 36 month policy cannot be calculated by multiplying the 12 month price by 3, or by adding the 24 month and 12 month prices together.

If the required policy length is not listed above, you should get a quote from the Quick Quote tool at **ahmaccess.com** or email **clientsupport@ahm.com.au**

4. What do the column headings in the table mean?

Length of student visa and OSHC: the period of time required by an international student for their purchase of Visa Length Health Cover (VLHC).

Single: Single membership can include the student only.

Couple: Couple membership can include the student and their spouse/partner as listed on the student's visa.

Single Parent: Single Parent membership can include the student and any dependant children as listed on the student's visa.

Family: Family membership can include the student, their spouse/partner and any dependant children as listed on the student's visa.

5. When can a Couple or Family take out 2 or more Single policies instead?

Single OSHC policies can only be purchased by the Primary applicant of a Student visa. The only instance where a Couple or a Family can take out separate Single policies is where they have individual Student visas (i.e. they are each Primary applicants on their own Student visa).

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