

# Medibank Comprehensive Overseas Student Health Cover (OSHC).



## 2026 Premium sheet for Education Partners.

The below premiums apply to all Medibank Comprehensive OSHC policies that are purchased or renewed through the Medibank OSHC Access portal from 1 May 2026 and have a commencement date from 1 May 2026. For prices based on the exact policy length (i.e. the number of days) or to quote for a date range, please obtain a quote from the Quick Quote tool on Medibank OSHC Access.

Length of student visa and OSHC	Single	Couple/ Single Parent	Family	Length of student visa and OSHC	Single	Couple/ Single Parent	Family	Length of student visa and OSHC	Single	Couple/ Single Parent	Family
1 Month	\$68.45	\$334.85	\$564.60	20 Months	\$1,412.35	\$6,607.35	\$11,348.35	39 Months	\$2,877.25	\$12,871.95	\$22,389.95
2 Months	\$136.90	\$669.70	\$1,129.20	21 Months	\$1,486.25	\$6,931.00	\$11,920.00	40 Months	\$2,981.65	\$13,316.30	\$23,156.30
3 Months	\$205.25	\$1,004.50	\$1,693.75	22 Months	\$1,560.20	\$7,254.70	\$12,491.70	41 Months	\$3,086.10	\$13,760.65	\$23,922.65
4 Months	\$273.65	\$1,339.30	\$2,258.30	23 Months	\$1,634.10	\$7,578.35	\$13,063.35	42 Months	\$3,190.50	\$14,204.95	\$24,688.95
5 Months	\$342.05	\$1,674.15	\$2,822.90	24 Months	\$1,708.00	\$7,902.00	\$13,635.00	43 Months	\$3,294.90	\$14,649.30	\$25,455.30
6 Months	\$410.50	\$2,009.00	\$3,387.50	25 Months	\$1,779.30	\$8,205.05	\$14,173.00	44 Months	\$3,399.35	\$15,093.60	\$26,221.60
7 Months	\$478.90	\$2,343.80	\$3,952.05	26 Months	\$1,850.65	\$8,508.15	\$14,711.00	45 Months	\$3,503.75	\$15,537.95	\$26,987.95
8 Months	\$547.30	\$2,678.65	\$4,516.65	27 Months	\$1,921.95	\$8,811.20	\$15,249.00	46 Months	\$3,608.20	\$15,982.30	\$27,754.30
9 Months	\$615.75	\$3,013.45	\$5,081.20	28 Months	\$1,993.30	\$9,114.30	\$15,787.00	47 Months	\$3,712.60	\$16,426.60	\$28,520.60
10 Months	\$684.15	\$3,348.30	\$5,645.80	29 Months	\$2,064.65	\$9,417.40	\$16,325.00	48 Months	\$3,817.00	\$16,871.00	\$29,287.00
11 Months	\$752.60	\$3,683.15	\$6,210.40	30 Months	\$2,135.95	\$9,720.45	\$16,863.00	49 Months	\$3,896.50	\$17,289.80	\$30,012.05
12 Months	\$821.00	\$4,018.00	\$6,775.00	31 Months	\$2,207.30	\$10,023.55	\$17,401.00	50 Months	\$3,976.00	\$17,708.65	\$30,737.15
13 Months	\$894.90	\$4,341.65	\$7,346.65	32 Months	\$2,278.60	\$10,326.60	\$17,939.00	51 Months	\$4,055.50	\$18,127.45	\$31,462.20
14 Months	\$968.80	\$4,665.30	\$7,918.30	33 Months	\$2,349.95	\$10,629.70	\$18,477.00	52 Months	\$4,135.00	\$18,546.30	\$32,187.30
15 Months	\$1,042.75	\$4,989.00	\$8,490.00	34 Months	\$2,421.30	\$10,932.80	\$19,015.00	53 Months	\$4,214.50	\$18,965.15	\$32,912.40
16 Months	\$1,116.65	\$5,312.65	\$9,061.65	35 Months	\$2,492.60	\$11,235.85	\$19,553.00	54 Months	\$4,294.00	\$19,383.95	\$33,637.45
17 Months	\$1,190.60	\$5,636.35	\$9,633.35	36 Months	\$2,564.00	\$11,539.00	\$20,091.00	55 Months	\$4,373.50	\$19,802.80	\$34,362.55
18 Months	\$1,264.50	\$5,960.00	\$10,205.00	37 Months	\$2,668.40	\$11,983.30	\$20,857.30	56 Months	\$4,453.00	\$20,221.60	\$35,087.60
19 Months	\$1,338.40	\$6,283.65	\$10,776.65	38 Months	\$2,772.80	\$12,427.65	\$21,623.65	57 Months	\$4,532.50	\$20,640.45	\$35,812.70

Length of student visa and OSHC	Single	Couple/ Single Parent	Family	Length of student visa and OSHC	Single	Couple/ Single Parent	Family	Length of student visa and OSHC	Single	Couple/ Single Parent	Family
58 Months	\$4,612.00	\$21,059.30	\$36,537.80	79 Months	\$6,281.50	\$29,854.80	\$51,764.55	100 Months	\$7,951.00	\$38,650.30	\$66,991.30
59 Months	\$4,691.50	\$21,478.10	\$37,262.85	80 Months	\$6,361.00	\$30,273.60	\$52,489.60	101 Months	\$8,030.50	\$39,069.15	\$67,716.40
60 Months	\$4,771.00	\$21,897.00	\$37,988.00	81 Months	\$6,440.50	\$30,692.45	\$53,214.70	102 Months	\$8,110.00	\$39,487.95	\$68,441.45
61 Months	\$4,850.50	\$22,315.80	\$38,713.05	82 Months	\$6,520.00	\$31,111.30	\$53,939.80	103 Months	\$8,189.50	\$39,906.80	\$69,166.55
62 Months	\$4,930.00	\$22,734.65	\$39,438.15	83 Months	\$6,599.50	\$31,530.10	\$54,664.85	104 Months	\$8,269.00	\$40,325.60	\$69,891.60
63 Months	\$5,009.50	\$23,153.45	\$40,163.20	84 Months	\$6,679.00	\$31,949.00	\$55,390.00	105 Months	\$8,348.50	\$40,744.45	\$70,616.70
64 Months	\$5,089.00	\$23,572.30	\$40,888.30	85 Months	\$6,758.50	\$32,367.80	\$56,115.05	106 Months	\$8,428.00	\$41,163.30	\$71,341.80
65 Months	\$5,168.50	\$23,991.15	\$41,613.40	86 Months	\$6,838.00	\$32,786.65	\$56,840.15	107 Months	\$8,507.50	\$41,582.10	\$72,066.85
66 Months	\$5,248.00	\$24,409.95	\$42,338.45	87 Months	\$6,917.50	\$33,205.45	\$57,565.20	108 Months	\$8,587.00	\$42,001.00	\$72,792.00
67 Months	\$5,327.50	\$24,828.80	\$43,063.55	88 Months	\$6,997.00	\$33,624.30	\$58,290.30	109 Months	\$8,666.50	\$42,419.80	\$73,517.05
68 Months	\$5,407.00	\$25,247.60	\$43,788.60	89 Months	\$7,076.50	\$34,043.15	\$59,015.40	110 Months	\$8,746.00	\$42,838.65	\$74,242.15
69 Months	\$5,486.50	\$25,666.45	\$44,513.70	90 Months	\$7,156.00	\$34,461.95	\$59,740.45	111 Months	\$8,825.50	\$43,257.45	\$74,967.20
70 Months	\$5,566.00	\$26,085.30	\$45,238.80	91 Months	\$7,235.50	\$34,880.80	\$60,465.55	112 Months	\$8,905.00	\$43,676.30	\$75,692.30
71 Months	\$5,645.50	\$26,504.10	\$45,963.85	92 Months	\$7,315.00	\$35,299.60	\$61,190.60	113 Months	\$8,984.50	\$44,095.15	\$76,417.40
72 Months	\$5,725.00	\$26,923.00	\$46,689.00	93 Months	\$7,394.50	\$35,718.45	\$61,915.70	114 Months	\$9,064.00	\$44,513.95	\$77,142.45
73 Months	\$5,804.50	\$27,341.80	\$47,414.05	94 Months	\$7,474.00	\$36,137.30	\$62,640.80	115 Months	\$9,143.50	\$44,932.80	\$77,867.55
74 Months	\$5,884.00	\$27,760.65	\$48,139.15	95 Months	\$7,553.50	\$36,556.10	\$63,365.85	116 Months	\$9,223.00	\$45,351.60	\$78,592.60
75 Months	\$5,963.50	\$28,179.45	\$48,864.20	96 Months	\$7,633.00	\$36,975.00	\$64,091.00	117 Months	\$9,302.50	\$45,770.45	\$79,317.70
76 Months	\$6,043.00	\$28,598.30	\$49,589.30	97 Months	\$7,712.50	\$37,393.80	\$64,816.05	118 Months	\$9,382.00	\$46,189.30	\$80,042.80
77 Months	\$6,122.50	\$29,017.15	\$50,314.40	98 Months	\$7,792.00	\$37,812.65	\$65,541.15	119 Months	\$9,461.50	\$46,608.10	\$80,767.85
78 Months	\$6,202.00	\$29,435.95	\$51,039.45	99 Months	\$7,871.50	\$38,231.45	\$66,266.20	120 Months	\$9,541.00	\$47,027.00	\$81,493.00

All rates are inclusive of Goods and Services Tax (GST) where applicable and in Australian dollars. Rates are subject to change and may vary by a few cents due to rounding.

Visa Length Health Cover (VLHC) is generally a condition of holding a Student visa in Australia. It is a requirement of VLHC that OSHC is purchased and paid upfront for the required policy length. For periods of stay not mentioned above, or if there are any visa or status changes as an international student, or any queries please contact Medibank. Please refer to the Medibank OSHC Member Guide for a list of exceptions to maintaining VLHC.

The information provided in this document is up to date as of March 2026 and only applies to Medibank's Comprehensive OSHC.

# Medibank Comprehensive OSHC FAQs.

## 1. How can I get a quote?

You can get a quote for Medibank Comprehensive OSHC at [medibankoshcaccess.com.au](https://medibankoshcaccess.com.au) 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 [medibankoshcaccess.com.au](https://medibankoshcaccess.com.au) or email [service@medibank.com.au](mailto:service@medibank.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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