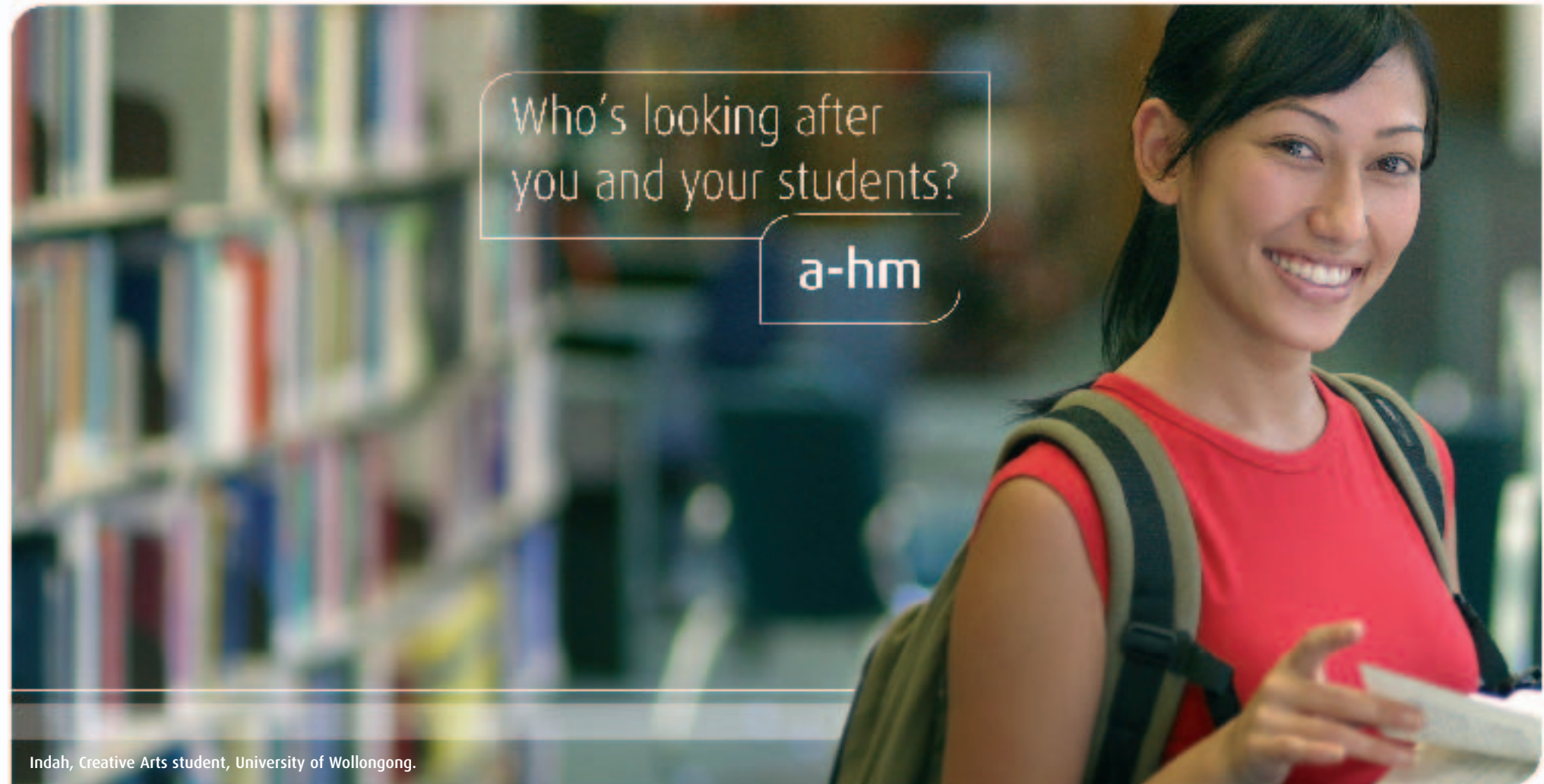




Locked Bag 3, Wollongong NSW 2500
Email: oshc@ahmg.com.au
Web: www.ahmg.com.au/oshc

Australian Health Management Group Limited. ABN 96 003 683 298.
A Registered Benefits Organisation.



Indah, Creative Arts student, University of Wollongong.



a-hm, a health fund that looks after you and your students

Choosing to study in Australia is a big decision so you want to know your students are with a quality health insurance provider. ahm has been there to look after me and my family for almost 20 years, so I know being a member is a great choice – for me, and for your students.


Steve Mungah
Member since for nearly 20 years
and 2004 recipient of the Best



Rakesh, Information Technology student, University of Wollongong.

Overseas student health cover isn't an exclusive market, so you have the freedom to choose a provider that best suits you.

If you're spending too much time on OSHC, then it's probably time you chose a new provider.

More educational institutions are turning to Australian Health Management's Overseas Student Health Cover for:

- ✓ high quality service and support
- ✓ competitive commission levels
- ✓ affordable, convenient product for students.

ahm is a national provider with more than thirty years' experience in the Australian health care industry. We are an industry leader, providing a full range of health insurance products and customised health management programs.

Proudly Australian and not-for-profit, ahm is a dynamic, innovative national health provider, priding ourselves on responsiveness, flexibility and proactivity.

Reflecting our growing reputation, ahm OSHC has partnerships with leading organisations across all education sectors. Our partners include:

- University of Wollongong
- Study Group Australia
- the Study Gold Coast network and
- peak industry body, Australian Council for Private Education and Training (ACPET).

Great reasons to choose ahm OSHC

At ahm, we know good health is an important part of any student's life so our ahm OSHC offers the peace of mind of comprehensive hospital and medical cover.

But we offer more...

Affordability

- ✓ Only \$299 for a single annual premium
- ✓ Discounts for paying in advance

Free support

- ✓ Emergency medical and legal assistance Helpline – 24/7
- ✓ Dedicated call centre with multi-lingual staff

Efficiency

- ✓ Direct bank deposit of claims within 24 hours
- ✓ Membership cards and business transactions processed within two working days

Competitive

- ✓ Attractive, flexible commission structure for ahm partners

Convenience

- ✓ Online and telephone claiming

Seamless service

- ✓ Administrative support to reduce your workload
- ✓ Online options for joining students
- ✓ On-campus support for eligible institutions

Reputation

- ✓ A national OSHC provider
- ✓ Over 30 years' experience in the health insurance industry
- ✓ An Australian company



Christine, Commerce student, University of Wollongong.

So let's talk more about the benefits of moving over to ahm OSHC

Affordability

ahm OSHC offers **one of the most affordable products** in the market – your students only pay \$299 for a single annual premium.

But there's more. We offer **attractive discounts** – 5% off for students who pay for two years or more in advance. And we give your students **flexible payment options** – they can match their payment option to visa length to make it even easier to join ahm OSHC.

Free support

To ensure your students have extra support in case of an emergency, we've included a **free hotline service** with our ahm OSHC cover. Your students can access a 24-hour, 7 days a week hotline for student emergency medical and legal advice, including an interpreter service supporting more than 100 languages.

ahm OSHC also has a **dedicated call centre** for OSHC enquiries, and our friendly, helpful staff are fluent in other languages including Cantonese and Malay.

Efficiency

We've established service benchmarks to ensure a **consistently high standard of delivery.**

We reimburse your students for claims within 24 hours, before receiving their receipts, and our membership cards and business transactions are completed within two business days.

Competitive

Our commission rates are **flexible and competitive** so ask us about becoming a partner! Plus, with ahm OSHC, you'll have access to a 'one stop shop' for other insurance solutions including corporate health plans, travel insurance, expatriate cover and inbound visitor cover.

Convenience

ahm was the first health fund to offer **online claiming** to its members, and now your OSHC students can take advantage of this convenient option.

They can transact with us, any time of the day or night for things like:

- ✓ Claiming ancillary or medical services
- ✓ Joining or renewing their membership
- ✓ Ordering a new card
- ✓ Downloading important brochures and forms.

Our NSW based institutions can take advantage of our new **OSHC Service Centre** conveniently located in the heart of Sydney at our Haymarket Dental and Eyecare Practice. Your students can carry out all their transactions at one easy to reach location.

Plus, your students can access a full range of general and specialist dental services at an affordable price, and discounted optical goods – all under the one roof at our Dental and Eyecare Practice.



Pietro, Computing Science student, University of Wollongong.

Seamless service

We take the hard work out of providing OSHC to your students by ensuring **seamless service**, and **reduced administration** for you.

We offer a dedicated Account Manager who will deal with day-to-day issues, and provide full administrative support.

And to ensure your staff understand about our ahm OSHC product and can answer enquiries, we provide a **comprehensive training package** detailing what's covered, using our online services, and the extra benefits we offer.

ahm OSHC will set up bulk billing arrangements with designated providers so claiming for your students is quick and simple. You'll also be able to use our online student joining process, making enrolment time easy.

We offer **additional on-campus support** to eligible institutions. That way, your students will have a personal contact for any questions they have about ahm OSHC.

A partnership with ahm OSHC

We'd love to talk to you about joining ahm OSHC as a partner. Contact us today to organise a personal visit to talk about your needs.

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