

Overseas Student Health Cover

WHAT IS OSHC?

Overseas Student Health Cover (OSHC) is insurance that provides cover for the costs of **medical** and **hospital care** which international students may need while in Australia. OSHC will also pay for most prescription drugs, other medical services such as **radiology** and **pathology** and **emergency** ambulance transport.

The list below includes the name of the health fund approved to provide OSHC to international students:

- OSHC Worldcare,
- Medibank Private,
- BUPA OSHC,
- Australian Health Management.

ANU's preferred provider of OSHC is OSHC Worldcare. However, you may choose whichever OSHC provider that is best suited to your needs. The university can only arrange OSHC on your behalf with OSHC Worldcare and Medibank Private.

WHY DO INTERNATIONAL STUDENTS NEED OSHC?

International students are not eligible for Medicare, the Australian government's public health insurance system.

Additionally, it is your student visa condition (Condition 8501) that you and your family members (your spouse and children under 18 years old) must have OSHC during your time in Australia.

Students without current OSHC are in breach of their student visa condition. You are risk having your student visa cancelled by the Department of Immigration and Citizenship.

WHO IS ELIGIBLE FOR OSHC?

You are eligible for OSHC if you are:

- the holder of a student visa; or
- a person who:
 - is an applicant for a student visa; and
 - is the holder of a relevant bridging visa.

A spouse or legally recognised de facto partner and/or dependant children under the age of 18 years of a student will be covered on OSHC as long as the policy is for a family plan and they hold appropriate visas.

Exception : You do not need OSHC if you are a:

- **Norwegian** student covered by the Norwegian National Insurance Scheme; or
- **Swedish** student covered by CSN Internatoinal (the National Board of Student Aid) or by Kammarkollegiet.

(Note: OSHC is available to Swedish nationals if they require it)

PAYING YOUR OSHC

Students are required to pay for Overseas Student Health Cover (OSHC) when they accept their ANU offer.

If you have been studying in Australia prior to attending the ANU and already have OSHC and need the OSHC requirement to be waived, sufficient documentation (current certificate of insurance) must be provided when paying your acceptance fees.

OSHC RENEWAL

*Renewing your OSHC is very **IMPORTANT!***

Your first cover is usually arranged for 12 months.

Students are responsible for renewing OSHC before it expires. You can renew your OSHC online at :

http://info.anu.edu.au/studyat/International_Office/student_life/oshcpayment.asp

or visit the International Education Office to fill a paper renewal form.

Note: If you are a sponsored student having your OSHC covered by your scholarship, you are responsible for renewing your OSHC. The OSHC renewal cost will be forwarded to your sponsor.

PROGRAM LENGTH COVER (PLC)

PLC is OSHC that covers you for the duration of your program of study in Australia. By having PLC, you do not need to renew your OSHC each year.

Also, OSHC Worldcare offers discounts in premium for policies over 12 months duration. By having PLC, you are protected from future OSHC premium increases and ultimately will pay less for OSHC for the whole of your program duration.

WHAT OSHC DOES NOT COVER

Your standard OSHC does not pay for services provided by physiotherapists, osteopaths, chiropractors, naturopaths or any other ancillary services. Dentist or optician charges are not covered by your OSHC.

However, an affordable and tailored extras cover is available under the **OSHC Worldcare Student Plus**. For more information, please contact oshc@peoplecare.com.au or 1300 733 676.

BENEFITS PAYABLE

Out of Hospital Services

- Most general practitioner services are covered by your OSHC. Benefit amount is 100% as listed in the Medicare Benefits Schedule (MBS).
- Pathology and radiology services. Benefit amount is 85% as listed in MBS.

In Hospital Services – Public Hospitals

Medical services such as same day services, accident and emergency and outpatient medical and post-operative services provided by a public hospital is 100% covered. Hospitalisation cost in a public hospital is 100% covered on the condition that patient admitted in shared ward hospital accommodation. Benefit amount (Schedule fee) is 100% as determined by State and Territory health authorities for services charged to a non Australian resident.

In Hospital Services – Private Hospitals

OSHC will contribute benefits towards treatment and shared ward accommodation. However, you may have to pay for any difference between the charges and the schedule fee.

Emergency Ambulance Transport

You are covered for **100%** of the ambulance transportation charge:

- When the services are medically necessary for admission to hospital **OR**
- For emergency treatment.

Non emergency use is not covered.

Prescription Medicines

You are covered for prescription only if the medicines are prescribed and dispensed by a registered practitioner.

Your OSHC will pay expenses exceeding the current Pharmaceutical Benefits Scheme (PBS) patient contribution (\$30.70) up to \$50 per prescription item. The maximum benefit payable per calendar year is \$300 for Single plan and \$600 for Family plan.

HOW TO CLAIM

Online

Go to www.oshcworldcare.com.au and follow the step by step instructions to submit a claim. The original invoices and receipts need to be posted to:

OSHC Worldcare
 Locked Bag 3001
 Toowong Queensland
 Australia 4066

By Post

Collect a claim form from the International Education Office or download from www.oshcworldcare.com.au. Complete and send the form with original invoices and receipts to OSHC Worldcare.

Cash Claims

This service is available on campus to process claims under \$75.00. Please contact Worldcare Client Representative on campus.

Any claim enquiries can be directed to OSHC Worldcare at 1800 651 349

General Enquiries

For more information, please feel free to contact

ANU OSHC Officer
 T: +61 2 6125 5699
 E : oshc@anu.edu.au

OSHC Worldcare
 Client Service Representative on campus
 E: actcsr@worldcare.com.au

Member Services
 T: 13 67 42
 E: oshc@worldcare.com.au

Online Information
www.oshcworldcare.com.au