

**OSHC**

Overseas Student Health Cover  
Fact Sheet

**nib**  
OSHC

# Welcome to nib

As an international student coming to Australia to study we understand that purchasing health insurance is probably the last thing on your mind.

We can make the process easy for you by providing health insurance for peace of mind to make the most of your time in Australia.

At nib, we believe that health cover should be easy to use, easy to understand and most of all good value.

Why over 1 million customers trust nib in Australia and New Zealand

- ✓ Over 60 years experience in providing health cover
- ✓ Dedicated Customer Service Team
- ✓ Easy mobile claiming
- ✓ 24 hour Online Services

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## Why I need OSHC?

It is a condition of your student visa to hold OSHC.

The information contained in this product information brochure is current as at 1 January 2018. This brochure is a summary of the key features of the OSHC Policy Terms and Conditions and should be read in conjunction with the OSHC Fund Rules, which are available at [nib.com.au/oshc](http://nib.com.au/oshc) or by calling **1800 775 204**. Please read this brochure and keep a copy for your records. Rules and benefits may change from time to time.

# Overseas Student Health Cover (OSHC)

## 01 SECTION

As you are aware international students who wish to study in Australia are required as part of their visa application through the Department of Home Affairs (DHA) to show proof they have purchased OSHC.

nib OSHC provides peace of mind in knowing that you are covered for those unexpected health needs.

### nib OSHC

- ✓ Meets the DHA visa requirements
- ✓ Provides cover for medical and hospital treatment if you get sick or have an accident while you are studying in Australia
- ✓ Covers you Australia wide for emergency ambulance transport

### Who can be covered under nib OSHC

**Singles** – cover for only you.

**Couples** – covers both you and your partner if they live with you in Australia and are listed on your student visa.

**Families** – covers you, your partner and any dependent children aged under 18 living with you in Australia and listed on your student visa.



If you have any questions please call **1800 775 204**

### Medical services covered in-hospital

#### Public hospital

100% of the State and Territory health authorities' rate for public hospitals includes:

- ✓ Shared ward accommodation
- ✓ Theatre fees and same-day services
- ✓ Accident and emergency services
- ✓ Post-operative services and related medical treatments which do not require a hospital stay

#### Private hospital\*

100% of the contracted rate for nib Agreement Private Hospitals includes:

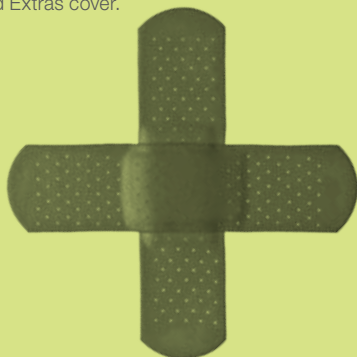
- ✓ Private or shared room accommodation
- ✓ Theatre fees and same-day services
- ✓ Accident and emergency services where applicable

#### Medical Services

100% of the Medicare Benefits Scheme (MBS) fee for medical treatment provided in a hospital includes:

- ✓ Doctors
- ✓ Specialists
- ✓ Pathology
- ✓ Diagnostic imaging

You are covered for a wide range of services with nib OSHC for services in-hospital, out-of-hospital and Extras cover.



### Medical services covered out-of-hospital

#### Specialist services

85% of the Medicare Benefits Schedule (MBS) for specialist services and treatment to support day-to-day health needs, usually as requested by a doctor such as:

- ✓ Pathology
- ✓ Diagnostic imaging
- ✓ Radiology

#### MRIs

MRI scans are only payable by nib if all three (3) of the following criteria are met:

- ✓ The MRI must be referred by a registered specialist medical practitioner and
- ✓ The MRI must be listed on the Medicare Benefits Schedule (MBS) and have an eligible Medicare Item Number and
- ✓ The MRI must be performed on a Medicare Eligible MRI Unit by a Medicare eligible provider.

#### Doctor visits

100% of the Medicare Benefits Schedule (MBS) fee of service for consultations with a doctor for day-to-day health needs.

If your doctor charges more than the recommended MBS fee you will be required to pay the difference.

#### Prostheses

100% of the benefit covered for approved surgically implanted prosthetic devices as determined by the Federal Government

#### Prescription medication

Limit of \$50 per prescription item listed on the Pharmaceutical Benefits Scheme (PBS), after you pay the PBS Patient contribution.

- ✓ \$300 yearly limit for singles
- ✓ \$600 for couples and families

Benefits are for prescription items listed on the PBS only.

#### Emergency ambulance

100% of medically necessary transport provided by a State and Territory Ambulance Service

## Waiting periods

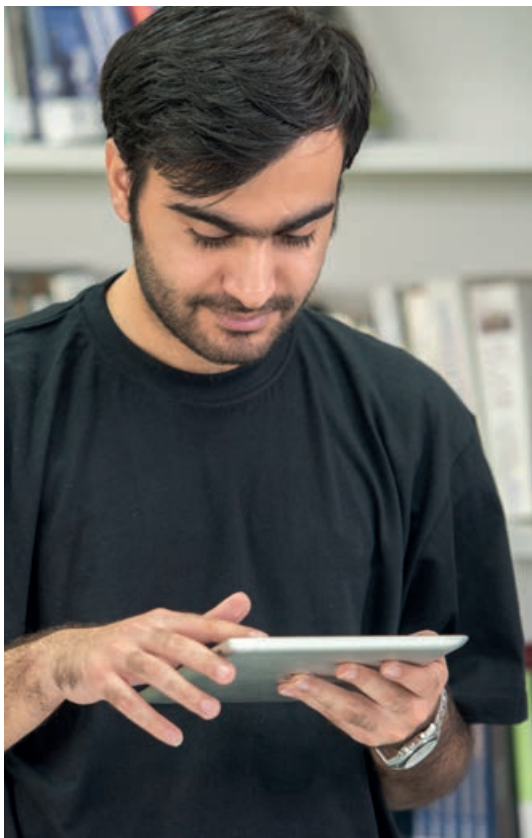
Waiting periods apply if you are new to health insurance.

You need to serve the waiting periods before you are entitled to receive the benefits below.

Pregnancy and birth related services – **12 months**

Pre-existing conditions – **12 months**

Psychiatric services – **2 months**



## Out Of Pocket Expenses

You may have out of pocket expenses if you are treated in a non nib Agreement Private Hospital or for expenses not covered under your policy. To help you understand your out of pocket expenses please call **1800 775 204** or visit **nib.com.au/oshc**

## Exclusions

Exclusions are services not covered under your health cover. You will not receive a benefit for the services listed below.

- ✘ Infertility treatments like assisted reproductive services or in-vitro fertilisation and secondary conditions related to infertility treatments.
- ✘ Extra services such as treatments by a dentist, physiotherapist or any other Extras service provider.
- ✘ Services not covered by Medicare and therefore not attracting MBS item numbers such as non-government approved MRI scans, cosmetic surgery, laser eye surgery and experimental surgery.
- ✘ Treatment outside of Australia or en route to or from Australia.
- ✘ Transportation into or out of Australia.
- ✘ Treatment arranged before arriving in Australia.
- ✘ Services and treatments that are covered by compensation or damages of any kind (like workers compensation or third party insurance).

For a full list of Exclusions please refer to the nib OSHC Fund Rules.

## nib Online Services

Our Online Services makes it easy for you to manage and access your health cover at anytime and anywhere. To register for nib Online Services visit **nib.com.au**

- ✓ Update your contact details e.g. your Australian address and bank account details
- ✓ View your health cover and what you are covered for
- ✓ Submit a claim
- ✓ View your claims history
- ✓ Order a replacement customer card



## Claim in a snap with the nib App.

Available for iPhone®, iPad® and Android™

- Download the free nib App today
- Upload a photo of your official provider receipt
- Benefit is paid directly into your bank account



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# Seeking medical treatment

## 04 SECTION

### When to see a doctor or specialist

If it is not an emergency and you are feeling unwell visit your local doctor. In Australia a doctor is called a GP (or 'General Practitioner'). A GP can prescribe treatments or medicines. A GP may refer you to a specialist for further investigations or treatment.

### Not sure who to see?

The nib First Choice Network is a community of health professionals including GPs and specialists designed to give you peace of mind and help keep your out of pocket expenses low. You can find a provider at [nib.com.au/find-a-provider](http://nib.com.au/find-a-provider)

### What if it is a medical emergency?

In the event that you have a medical emergency for example a life threatening illness or a serious injury that needs immediate attention, then you should go to the nearest hospital emergency department. If your condition is serious and you cannot get yourself to a hospital, call '000' for an ambulance.

### Healthdirect Australia

Provides access to health information and advice over the phone. To talk to a registered nurse call Healthdirect Australia on **1800 022 222** or visit [healthdirect.gov.au](http://healthdirect.gov.au) for health information. Available 24 hours a day, 7 days a week.

Healthdirect Australia does not provide a health diagnosis and does not replace the services of a doctor or hospital emergency department.



# Healthcare in Australia

## 05 SECTION

We understand that health care systems are different all around the world, that's why it's important as a visitor to Australia that you understand how the Australian healthcare system works.

The Australian healthcare system has two main components; the public health care system provided by the Australian government and the private health care system which is made up of private hospitals, private health insurers (including nib) and other health providers.

## The public health care system and Medicare

Medicare is the government body that administers the public health care system, which provides high quality health care (either free or low cost) for Australian citizens, permanent residents and individuals who come from countries that have a Reciprocal Health Care Agreement with Australia. Medicare covers treatment in a public hospital, medical costs and certain pharmaceutical medicines.

Medicare does not cover services such as dental, optical, ambulance transport or treatment in a private hospital. To have cover for these services individuals purchase private health insurance, such as provided by nib.

To learn more about the Australian health care system and Medicare, please visit [humanservices.gov.au](http://humanservices.gov.au)

### Can I access Medicare?

As a general rule international students do not have access to Medicare benefits. That is why the Australian government had mandated that as a condition of your student visa you are required to hold OSHC.

If you are from Norway, Sweden or Belgium you may not be required to purchase OSHC as your country has alternative health agreements with Australia.

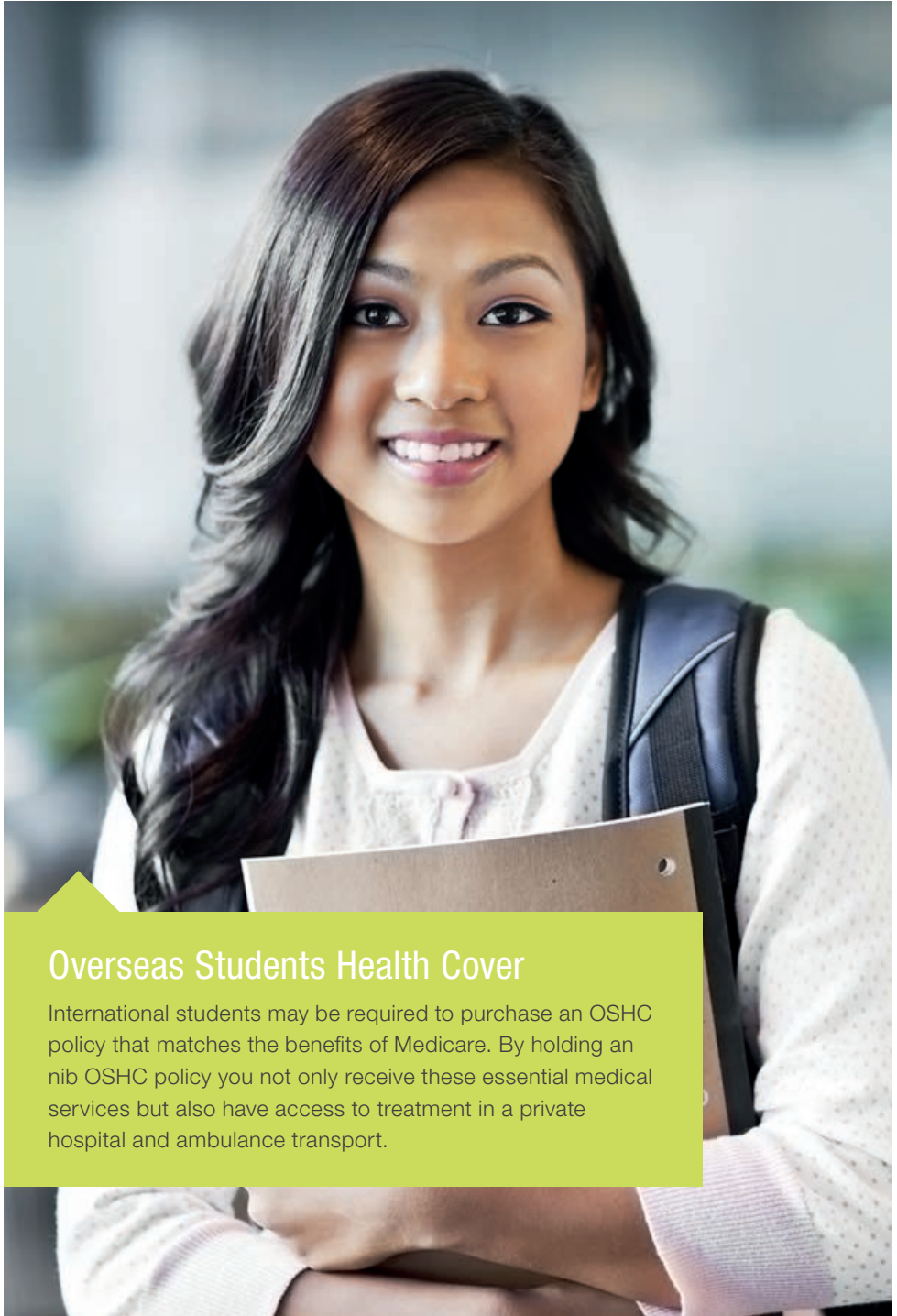
To understand the requirements of your student visa and OSHC, please visit [homeaffairs.gov.au](http://homeaffairs.gov.au)

### Obtaining Interim or Permanent Residency

If you obtain interim or permanent Australian residency, please seek advice regarding your visa requirements before making any changes to your health cover.

If you have any questions please call **1800 775 204**



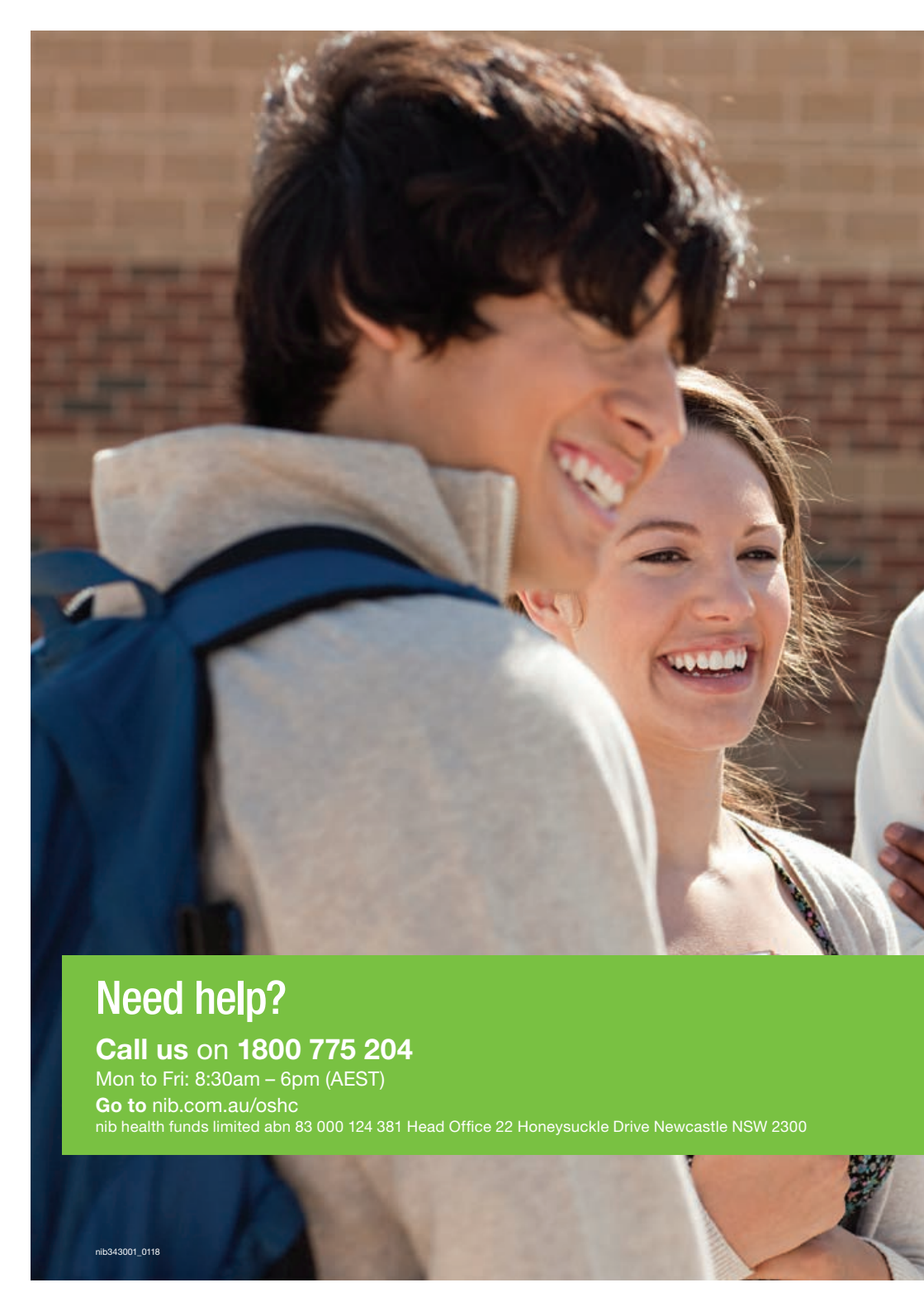


## Overseas Students Health Cover

International students may be required to purchase an OSHC policy that matches the benefits of Medicare. By holding an nib OSHC policy you not only receive these essential medical services but also have access to treatment in a private hospital and ambulance transport.







## Need help?

**Call us on 1800 775 204**

Mon to Fri: 8:30am – 6pm (AEST)

**Go to** [nib.com.au/oshc](https://nib.com.au/oshc)

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