



## Need help?

**Call us on 1800 775 204**

Mon to Fri: 8am – 8.30pm Sat: 8am – 1pm (AEST)

Go to [nib.com.au/overseas-students](https://nib.com.au/overseas-students)

nib health funds limited abn 83 000 124 381 Head Office 22 Honeysuckle Drive Newcastle NSW 2300

## 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

## Contents

Overseas Student Health Cover (OSHC)	3
nib OSHC	4
nib Online Services	6
Seeking medical treatment	7
Healthcare in Australia	8

## 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 01 January 2015. 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 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 Immigration and Border Protection (DIBP) to show proof they have purchased OSHC.

## 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.

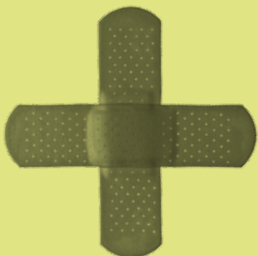
## nib OSHC

- ✓ Meets the DIBP 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

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



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

Medical services covered in-hospital	Medical services covered out-of-hospital
<p><b>Public hospital</b></p> <p>100% of the State and Territory health authorities' rate for public hospitals includes:</p> <ul style="list-style-type: none"> <li>✓ Shared ward accommodation</li> <li>✓ Theatre fees and same-day services</li> <li>✓ Accident and emergency services</li> <li>✓ Post-operative services and related medical treatments which do not require a hospital stay</li> </ul>	<p><b>Specialist services</b></p> <p>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:</p> <ul style="list-style-type: none"> <li>✓ Pathology</li> <li>✓ Diagnostic imaging</li> </ul>
<p><b>Private hospital*</b></p> <p>100% of the contracted rate for nib Agreement Private Hospitals includes:</p> <ul style="list-style-type: none"> <li>✓ Private or shared room accommodation</li> <li>✓ Theatre fees and same-day services</li> <li>✓ Accident and emergency services where applicable</li> </ul>	<p><b>MRIs</b></p> <p>MRI scans are only payable by nib if all three (3) of the following criteria are met:</p> <ul style="list-style-type: none"> <li>✓ The MRI must be referred by a registered specialist medical practitioner and</li> <li>✓ The MRI must be listed on the Medicare Benefits Schedule (MBS) and have an eligible Medicare Item Number and</li> <li>✓ The MRI must be performed on a Medicare Eligible MRI Unit by a Medicare eligible provider.</li> </ul>
<p>100% of the Medicare Benefits Scheme (MBS) fee for medical treatment provided in a hospital includes:</p> <ul style="list-style-type: none"> <li>✓ Doctors</li> <li>✓ Pathology</li> <li>✓ Specialists</li> <li>✓ Diagnostic imaging</li> </ul>	<p><b>Doctor visits</b></p> <p>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.</p>
<p>You are covered for a wide range of services with nib OSHC for services in-hospital, out-of-hospital and Extras cover.</p>	<p><b>Prostheses</b></p> <p>100% of the benefit covered for approved surgically implanted prosthetic devices as determined by the Federal Government</p>
	<p><b>Prescription medication</b></p> <p>Limit of \$50 per prescription item listed on the Pharmaceutical Benefits Scheme (PBS), after you pay the PBS Patient contribution.</p> <ul style="list-style-type: none"> <li>✓ \$300 yearly limit for singles</li> <li>✓ \$600 for couples and families</li> </ul>
	<p><b>Emergency ambulance</b></p> <p>100% of medically necessary transport provided by a State and Territory Ambulance Service</p>

4 This product information is intended as a summary only and should be read in conjunction with the OSHC Fund Rules. \*If you choose to be treated in a private hospital with which nib does not have a provider agreement, you will be required to pay any difference between the nib OSHC Core benefit and the hospital accommodation cost charged to you by the hospital. Visit nib.com.au/overseas-students

## 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

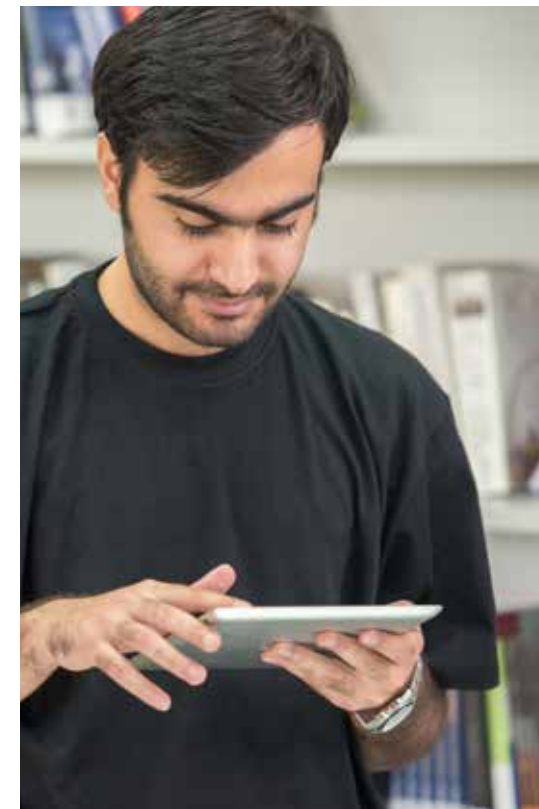
**12 months**

Pre-existing conditions

**12 months**

Psychiatric services

**2 months**



## 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 arranged before arriving in Australia
- ✗ Transportation into or out of Australia
- ✗ Services and treatments that are covered by compensation or damages of any kind (like workers compensation or third party insurance).

# nib Online Services

## 03 SECTION

### 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](http://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



Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. iPhone is a trademark of Apple Inc.

# 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.

### 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 private health care system.

### 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. 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.

#### 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

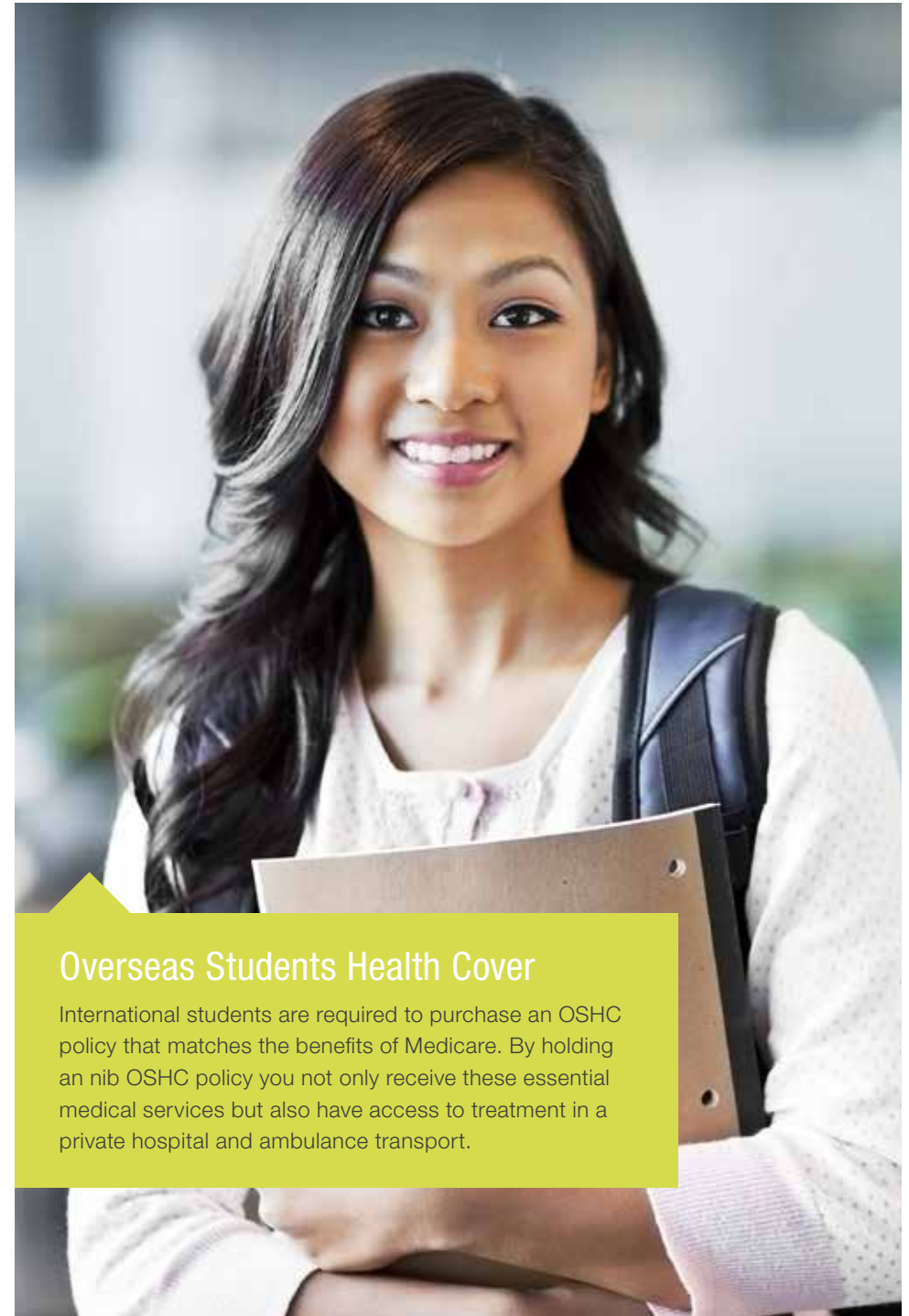
condition of your student visa you are required to hold OSHC.

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.



For further information please visit [immi.gov.au](http://immi.gov.au)

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



### Overseas Students Health Cover

International students are 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.

