

## Need help?

**Call us on 1800 783 685**

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

Go to [nib.com.au/kuwaitihealth](http://nib.com.au/kuwaitihealth)

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

## nib OSHC Premium

Why you need Overseas Student  
Health Cover and great reasons  
to be with nib



**nib**  
OSHC

# Welcome to nib

We hope you have an exciting and enjoyable time in Australia.

Taking care of your health is essential for a happy and successful visit to a new country.

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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The information contained in this product information brochure is current as at 11 January 2016. This brochure is a summary of the key features of the nib OSHC Premium Policy Terms and Conditions and should be read in conjunction with the OSHC Fund Rules, which are available at [nib.com.au/overseas-students/forms-and-brochures](http://nib.com.au/overseas-students/forms-and-brochures) or by calling **1800 783 685**. 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 relevant health insurance.

## nib OSHC Premium

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

## Who can be covered under nib OSHC Premium

**Singles** – cover for only you.

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

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

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




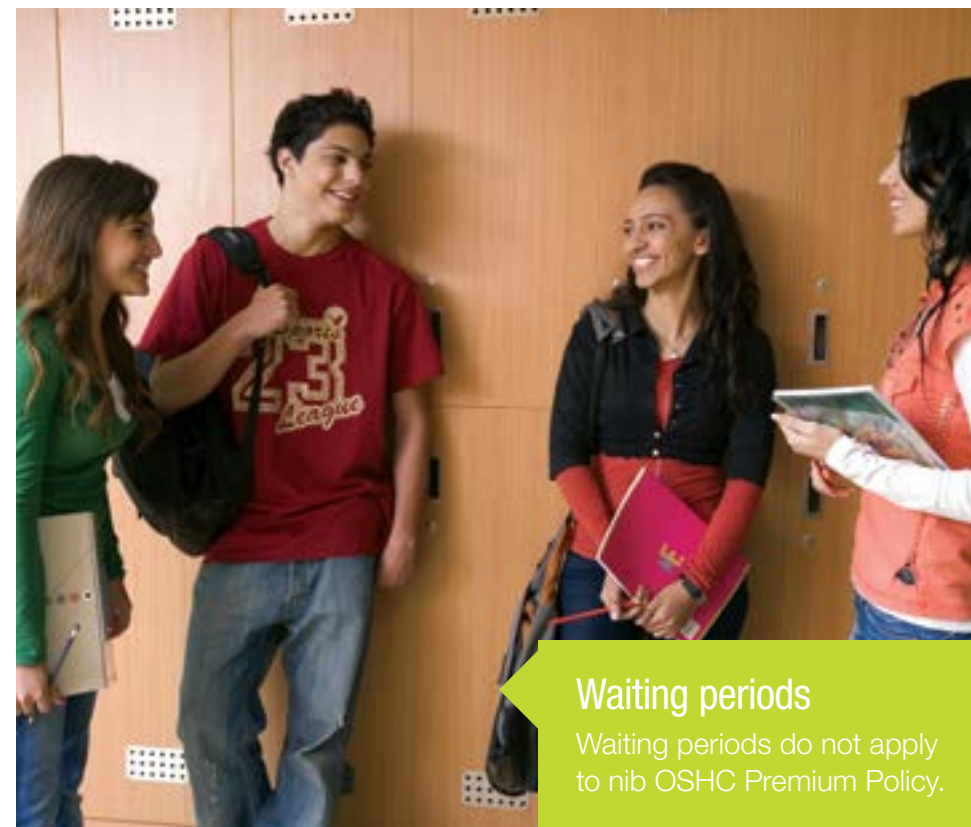
If you have any questions please call **1800 783 685**

# nib OSHC Premium

## 02 SECTION

As a valued Kuwaiti student your Cultural Office has chosen a more comprehensive health insurance cover for you. nib OSHC Premium will help you pay for medical and hospital treatment and extra services (such as dental, optical, physiotherapy, etc) you may need should you get sick or have an accident while you are in Australia. The following is an outline of your nib OSHC Premium cover.

Medical services covered in-hospital	Medical services covered out-of-hospital
<p><b>Public hospital</b> 100% of the cost of service for public hospital 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> </ul>	<p><b>MRIs</b> 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><b>Private hospital</b> 100% of the cost of service for private hospital 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>Specialist services</b> 100% of the cost of 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>100% of the cost for medical treatment provided in a hospital includes:</p> <ul style="list-style-type: none"> <li>✓ Doctors</li> <li>✓ Specialist</li> <li>✓ Pathology</li> <li>✓ Diagnostic Imaging</li> </ul>	<p><b>Emergency ambulance</b> 100% of medically necessary transport provided by a State and Territory Ambulance Service</p>
<p>You are covered for a wide range of services with nib OSHC Premium for services in-hospital, out-of-hospital and Extras cover.</p> 	<p><b>Doctor visits</b> 100% of the cost of service for consultations with a doctor for day-to-day health needs</p> <p><b>Prostheses</b> 100% of the benefit covered for approved surgically implanted prosthetic devices as determined by the Federal Government</p>



### Waiting periods

Waiting periods do not apply to nib OSHC Premium Policy.

### Exclusions

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

- ✗ 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)

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## Extras Cover

Extras cover is for services provided outside of hospital that you can use to stay healthy during your time in Australia. Like a visit to the dentist or a new pair of glasses.

Extras Cover <small>(additional services covered)</small>	Annual Limit <small>(maximum amount claimable per person in a calendar year)</small>
<b>General Dental</b>	<b>\$5,000</b> Where the treatment is provided by a nib preferred provider, Dental benefits are covered at 100% of the cost up to the annual limit and lifetime limit for each nib OSHC Premium insured person per calendar year. Where other providers are used, lower Dental benefits may apply as set out in the Fund Rules.
<b>Major Dental &amp; Orthodontia</b> <small>Treatment plan may be required.</small>	<b>Combined Annual Limit \$5,000</b> Where the treatment is provided by a nib preferred provider, Dental benefits are covered at 100% of the cost up to the annual limit and lifetime limit for each nib OSHC Premium insured person. Where other providers are used, lower Dental benefits may apply as set out in the Fund Rules. <small>^(Orthodontia Treatment is only payable where medically necessary and has a \$3,500 lifetime limit per nib OSHC Premium insured person).</small>
<b>Optical</b> <small>(service limits apply)</small>	<b>\$500</b> Benefits are limited to 1 complete set of prescription glasses & 12 months supply of contact lenses
<b>Physiotherapy Chiropractic Osteopathy</b>	<b>Unlimited</b>
<b>Hearing aids</b>	<b>Limited to 2 appliances every 5 years</b>
<b>Artificial aids</b> <small>(service limits apply)</small>	<b>Unlimited</b>
<b>Pharmaceuticals</b> <small>(PBS, non-PBS, listed on the ARTG &amp; Mims published)</small>	<b>Unlimited</b>
<b>Other therapies</b> <small>Includes speech therapy, podiatry, occupational therapy, eye therapy (orthoptic), dietary, psychology, home nursing, antenatal and postnatal services.</small>	<b>Unlimited</b>

If you have any questions please call **1800 783 685**



## The nib First Choice network for dental services

Our nib First Choice network of providers will ensure you have no out of pocket expenses for eligible dental services under your policy.

A list of nib First Choice network providers is available at [nib.com.au/kuwaitihealth](http://nib.com.au/kuwaitihealth)

The amount of the dental benefit depends on whether the provider is a nib First Choice network provider or otherwise. Reduced benefits may apply when visiting a dentist who is not an nib First Choice network provider, where you may pay an out of pocket expense for the difference in cost between what the provider charges and the benefits nib will pay. If you reside outside of the nib First Choice catchment area and use a dentist not in the nib First Choice network, you may not be impacted and reduced benefits will not apply.

For more information about dental item benefit amounts, you can contact us or refer to the Overseas Student Health Cover Fund Rules [nib.com.au/overseas-students/forms-and-brochures](http://nib.com.au/overseas-students/forms-and-brochures)

nib makes it easy to claim. Download the nib App today.

Available for iPhone, iPad and Android.



# 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



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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.

### 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.

