



Overseas Student Health Cover Policy

POLICY NUMBER: NC24-PP031

RESPONSIBILITY: HEAD OF ADMISSIONS

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1. Purpose

All overseas students are required by law to have Overseas Student Health Cover (OSHC) prior to approval of their Australian student visa application. Students are required to obtain this cover prior to entry into Australia and are to be covered from the day they arrive in Australia until the end of the issued VISA.

2. Scope

This policy applies to all Students who are making application to or are commencing study with West Australian Institute of Further Studies Pty Ltd (WAIFS) apart from the exceptions noted below.

3. Policy Statement

As a condition of an international student visa in Australia, the Australian Government requires students to have Overseas Student Health Cover (OSHC).

OSHC provides medical and hospital insurance in Australia. Coverage is limited and students must ensure they read the policy details carefully and are fully aware of what is and what is not covered by their OSHC. Students must not arrive in Australia before their OSHC starts. If an international student is in Australia and does not have adequate health insurance, they are in breach of [visa condition 8501](#).

8501 - Maintain adequate health insurance.

You must have and maintain [adequate health insurance](#) for the whole of your stay in Australia.

For more information on how this condition might apply to you see [your visa details](#).

International students need OSHC coverage for the duration of their visa. To find out the length of coverage required, refer to student <https://immi.homeaffairs.gov.au/visas/getting-a-visa/visa-listing/student-500/length-of-stay>.



4. What does OSHC Cover?

OSHC insurers provide a range of different OSHC plans.

The compulsory minimum (basic) OSHC plan will usually cover:

- visits to the doctor (GP)
- some hospital treatments
- ambulance, and
- limited pharmaceuticals (medicines).

OSHC doesn't cover treatments such as dental, optical or physiotherapy. You can purchase Extras OSHC from an OSHC provider if you want cover for these.

Another option is to buy private health insurance along with your OSHC to cover items that OSHC does not cover.

Benefits and costs vary between funds and insurance policies.

You can also purchase travel insurance in addition to your OSHC, which can cover various health treatments.

5. OSHC Arranged by WAIFS

An education/migration agent and/or a student guardian and/or a student can request WAIFS to arrange OSHC on behalf of a student.

Important to understand: When WAIFS arranges OSHC, WAIFS is simply assisting a student to obtain their OSHC. WAIFS has no responsibility and/or liability whatsoever, howsoever arising, in relation to OSHC to the student's education/migration agent (if applicable), the student's guardian (if applicable) the student and/or their dependents.

Students should note the following:

- WAIFS does not guarantee that OSHC is most appropriate for a student when organised through WAIFS
- WAIFS does not warrant the services of any OSHC provider
- WAIFS does not guarantee the quality of service or value for money of any OSHC provider.
- WAIFS does not guarantee that any medical or other claim will be paid by an OSHC provider
- WAIFS does not guarantee that a medical or ancillary service will be covered by OSHC
- WAIFS has no responsibility and/or liability whatsoever, howsoever arising, in relation to OSHC to the student's education/migration agent (if applicable), the student's guardian (if applicable) the student and/or their dependents.

WAIFS is able to request OSHC through their preferred provider and will provide details of the associated fees and charges to the education/migration agent and/or student and/or student's guardian (as applicable).

Education/migration agents and /or students and/or student guardians are able to arrange OSHC for themselves and details on OSHC providers in AUstralia can be found at:

<https://www.studyaustralia.gov.au/en/plan-your-move/overseas-student-health-cover-oshc>

Education/migration agents and/or the student and/or the student's guardian (as applicable) confirm that they understand and accept that WAIFS is not the provider of the OSHC and is not responsible for any matters related to the OSHC, howsoever arising. This includes, but is not limited to, any refunds/concerns/complaints/claims/issues of any kind relating to the OSHC provided by the OSHC provider to the student and or their dependants.

If WAIFS arranges a student's OSHC coverage, WAIFS will provide the student with the following details:

- (i) the name of the health insurance provider
- (ii) the date that the OSHC policy starts and finishes
- (iii) the OSHC policy number
- (iv) The type of cover arranged (e.g. single/couple/family)

The student and/or the student's guardian must ensure they are aware of the terms and conditions associated with their policy.



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The student and/or the student's guardian is responsible for ensuring all details of their OSHC are correct and WAIFS bears no liability for any errors contained therein. The student should pay attention to all details, including (but not limited to):

- (i) The names of the people covered by the OSHC (all names should be checked for accuracy)
- (ii) The dates of birth of all people covered by the OSHC
- (iii) The type of insurance selected – single/couple/family
- (v) The dates of the insurance i.e. the date it starts and the date it ends.
- (vi) Contact details for the student.

Any other details which are important for the student, their OSHC and their visa application.

Further details on WAIFS' preferred provider can be found at: <https://allianzassistancehealth.com.au/en/student-visa-oshc/>

If, after visiting the website, a student still has queries/questions in relation to OSHC with Allianz, they should refer to the help centre at <https://allianzassistancehealth.com.au/en/student-visa-oshc/help-centre/> or call Allianz directly on 13 6742 from within Australia or +61 7 3305 8841 from overseas. You can also email Allianz at <https://allianzassistancehealth.com.au/en/helpcentre/contact-us/>

If a student is studying at more than one educational provider and both are arranging OSHC, the student and/or student's guardian must ensure that there is no gap between OSHC policies. This means that as one policy expires the next commences immediately.

A student/student guardian (as applicable) must be aware of the requirements to add family members to OSHC e.g. children born after the original purchase of the OSHC, partners arriving in Australia after the original purchase of OSHC. The student and/or student's guardian must ensure OSHC covers the student and/or their dependents as required and at all times.

6. Exceptions- No OSHC Required

An international student does not need OSHC if they are:

- a Norwegian student covered by the Norwegian National Insurance Scheme
- a Swedish student covered by Kammarkollegiet
- Belgian student covered under the Reciprocal Health Care Agreement with Australia.

7. OSHC Resources

Further resources are available at:

<https://www.health.gov.au/resources/collections/overseas-student-health-cover-oshc-resources>
<https://www.studyaustralia.gov.au/en/plan-your-move/overseas-student-health-cover-oshc>