

Overseas Student Health Cover (OSHC)

Planning to come to Australia to study is an exciting moment of your life with many things to organise and think of before you embark on your journey.

However please ensure that before you apply for your visa, you organise your OSHC to help you pay for any medical expenses while you are in Australia. Remember the last thing you want to worry about is medical expenses if you get sick or have an accident. The healthcare system in Australia is one of the best however the cost of treatment can be expensive.

Why do I need OSHC?

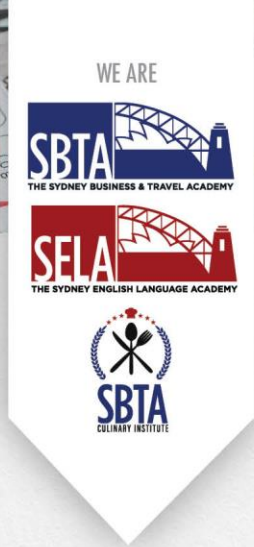
Most overseas students are not eligible for free or subsidised medical treatment in hospitals under Australia's health care system known as Medicare. If you have OSHC, this will pay for any medical or hospital treatment in case you get sick or have an accident whilst living and studying in Australia. In order to apply for your student visa, you must demonstrate that you have OSHC and that you are covered for the entire duration of your student visa.

What if I have a family or dependants?

If you have family or dependants, they will not be covered under your "singles" policy. You should take out an OSHC Family Policy to cover your spouse or de-facto partner or any child or step child who is unmarried and under the age of 18.

What if I have a pre-existing condition?

A condition will be deemed as pre-existing if you or one of your dependants already has the condition or if the signs or symptoms of the ailment, illness or condition you have (in the opinion of a Medical Practitioner appointed by your OSHC provider) existed at any time in the 6 months period before you or your dependant arrived in Australia on a student visa. If you intend claiming for a pre-existing medical condition or pregnancy related services including childbirth there will be a waiting period of 12 months. That means you won't be covered for these conditions until the waiting period is over. For a pre-existing condition of a psychiatric nature, the waiting period is 2 months.



Will OSHC cover me when I travel overseas or if I am on holiday?

OSHC only covers you while you are in Australia. If you travel outside Australia, you must take out travel insurance.

Am I covered once I finish studying?

Your OSHC provider covers you for the duration of your student visa. If you plan to stay in Australia after your student visa expires, you will need to apply for another visa that is specific to your future needs. Visit <https://www.homeaffairs.gov.au/> for more information.

What happens if I don't keep my OSHC current?

The Department of Home Affairs (DoHA) requires you as a student visa holder to maintain your OSHC for the entire duration of your stay. If you allow your cover to lapse, you will be in breach of your visa conditions. You will need to renew your OSHC and have to back-pay for any period that you were not covered by OSHC. In addition, you will not be entitled to receive benefits for periods you were not covered by OSHC even if you re-activate your policy.

For more information contact our friendly marketing team at marketing@sbta.com.au