

# OSHC FACT SHEET: 2018

## What is OSHC?

Overseas Student Health Cover (OSHC) is health insurance to assist international students on a Student visa meet the costs of:

- medical and hospital care
- some prescription medicines
- emergency ambulance services

## Do I need OSHC?

OSHC is compulsory for international students studying on a Student visa. This is a requirement set by the [Department of Immigration and Border Protection \(DIBP\)](#).

Evidence of your OSHC policy must be provided at the time you submit your Student visa application. Health insurance arrangements that are not approved by the Department of Health do not satisfy the criteria for the grant of a Student visa.

The following Australian registered private health insurers provide OSHC:

- [Allianz Global Assistance](#)
- [Australian Health Management](#)
- [BUPA Australia](#)
- [Medibank Private](#)
- [Nib OSHC](#)

DIBP requires that you have an OSHC policy, other forms of health cover including those offered by your home institution, will not be accepted.

## How do I purchase an OSHC policy?

USC can arrange your OSHC policy through our preferred provider [Allianz Global Assistance](#).

An OSHC Allianz Global Assistance representative is available on our Sippy Downs campus two days a week during semester to assist with claims and provide support.

You are entitled to arrange your own OSHC policy with another provider as listed above.

## How much does it cost?

From 1 July 2016, students will need to provide proof at the time of visa application that they have an OSHC policy that covers them from the time they intend to enter Australia.

USC will quote OSHC from 1 February until the end of August for a Semester 1 commencement and from 1 July until the end of January for a Semester 2 commencement.

This is a seven-month cover and will cost AUD\$376\*. You will be quoted this amount in your Letter of Offer. If you intend to enter Australia earlier than this, you will need to contact Allianz Global Assistance directly to organise additional cover.

\* Figure quoted is as per 2017 OSHC price.

## What does my policy cover?

If you purchase your OSHC through USC, you will receive OSHC Essentials cover from Allianz Global Assistance. More information about this can be found here: [OSHC Essentials Cover](#)

## When does my cover start?

Your cover starts only when you enter Australia. If you are travelling prior to entering Australia, you will need to purchase additional health/medical insurance. If you arrive later than your start date you can contact Allianz Global Assistance to move your start date if required. Students are individually responsible for ensuring OSHC is current at all times and renewed as required.



## Is the OSHC similar to travel insurance?

No, OSHC only covers health and medical expenses. OSHC is the minimum cover required by the Australian Government, however you may like to consider additional health and travel insurance at your own expense.

## Where can I find out more information?

- [Department of Health](#)
- [OSHC](#) pre-arrival section on our USC website
- Frequently Asked Questions on our USC website: [www.usc.edu.au/international-faqs](http://www.usc.edu.au/international-faqs)
- Allianz Global Assistance have a comprehensive list of Frequently Asked Questions: [https://www.oshcallianzassistance.com.au/about\\_oshc.aspx](https://www.oshcallianzassistance.com.au/about_oshc.aspx)

