

Overseas Student Health Cover (OSHC) Policy

Policy Owner	Director of Finance and Administration
Contact Officer:	Senior Accountant
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Approved by:	Management Group
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Related Policies:	Admissions Policy Enrolment Terms of Offer (International) Refunds Policy Tuition Fees and Charges Policy

1. Overview

- 1.1. The purpose of this policy is to ensure ECC students are appropriately covered for Overseas Student Health Cover (OSHC) based on their visa length as per requirements of the Department of Immigration and Border Protection (DIBP).
- 1.2. Overseas Student Health Cover is an insurance to assist international students meet the costs of medical and hospital care that they may need while in Australia.

2. Organisational Scope

- 2.1. This policy applies to intending, commencing and continuing International ECC students
- 2.2. Once an applicant accepts a place offered by ECC and pays fees, including the premium for Overseas Student Health Cover, the cover will take effect when the student arrives in Australia.

3. Definitions

- 3.1. **Commencement:** refers to the published date of commencement of tuition at ECC.
- 3.2. **Commencing Student:** refers to a student who is undertaking their first tuition period with ECC.
- 3.3. **Continuing Student:** refers to a student who has completed at least one tuition period and is undertaking a second or subsequent tuition period with ECC.
- 3.4. **ELICOS:** English Language Intensive Courses for Overseas Students
- 3.5. **International Student:** For the purpose of this Policy, an International student is defined as one who is not an Australian or New Zealand citizen. An International Student is:
 - a person who is the holder of a student visa, or
 - a person, who is an applicant of a student visa, or
 - is the holder of Bridging Visa and was immediately before being granted the bridging visa, the holder of a student visa
- 3.6. **Local Student:** For the purpose of this Policy, a local student is anyone who is a permanent resident of Australia, citizen of Australia or New Zealand or the holder of a permanent humanitarian visa who will be resident in Australia for the duration of a course of study.
- 3.7. **OSHC:** Overseas Student Health Cover
- 3.8. **Pathway:** refers to accredited, Certificate (VET) and Higher Education courses offered by ECC
- 3.9. **Tuition Period:** This is the period of time allocated for a course.
 - For Pathway students this is listed in terms of trimesters.
 - For ELICOS students it is the agreed block of weeks in which the student is enrolled.

4. Policy Principles

- 4.1. To ensure all International students have been covered for OSHC. Department of Immigration and Border Protection requires overseas students to maintain OSHC for the duration of time they are in Australia. For further information please visit the [DIBP](#) website.

5. Policy Content

Who requires OSHC?

- 5.1. All International students enrolled in a ECC course, must pay for OSHC as part of the fees quoted in the Letter of Offer and provide proof of Health Cover when accepting the Offer.
- 5.2. Where ECC issues a stand-alone or ECC-ECU packaged offer, ECC utilizes the services of Allianz Global Assistance for the provision of OSHC. The minimum length of an OSHC Policy provided by Allianz Global Assistance is three months. Full details can be found at www.oshcallianzassistance.com.au
- 5.3. Where ECU issues a ECC-ECU packaged offer, the student will be covered by ECU. ECU utilizes the services of Medibank. The Student will liaise with ECU with regards to claims and refunds.
- 5.4. Students will be required to pay the OSHC fee current at the time of commencement. The fee for the entire visa length policy will be charged to the student's account once they have enrolled. The amount quoted on the Letter of Offer is indicative only and may differ from what is charged to the students account due to changes in the Allianz fees. Student should check www.oshcallianzassistance.com.au for current details.
- 5.5. If a student withdraws from ECC, a refund of the unused portion of cover can be obtained on submission of a Refund Request form. ECC will process refunds for the unused portion as per the guidelines in the ECC Refunds Policy. Refunds will only be made by direct deposit (electronic funds transfer) into a bank account nominated by the student on the Refund Request Form, or, where fees were paid by credit card, by issuing a credit to that credit card.
- 5.6. Students who are officially sponsored will not be permitted to request a refund of any unused portion of cover. Such credits can only be paid to the recorded sponsor.
- 5.7. The onus is on the student to advise ECC if they wish to vary their policy, for example, to extend the duration or to obtain family cover.

Who does not require OSHC?

- 5.8. Australian Citizens and the holders of some Australian residency visas do not require OSHC.
- 5.9. Belgian, Norwegian and some Swedish Students are not required to purchase OSHC as part of their visa requirements as the Australian Government has made agreements with governments of those countries. Students from Sweden will only be required to take out OSHC if they do not have an insurance policy provided by CSN International (the Swedish National Board of Student Aid) or *Kammarkollegiet* (Swedish Legal, Financial and Administration Agency).

6. Administrative Procedures

- 6.1. This policy and related documentation is accessible at: <http://www.edithcowancollege.edu.au/policies> . Administrative Staff who provide advice to students will be provided with the Policy by their respective supervisors.
- 6.2. Any changes to this Policy and related procedures will be communicated to staff via email. New staff will receive policy information during their induction process if an understanding of the process is related to their responsibilities.
- 6.3. For further information refer to: <http://www.border.gov.au/Trav/Stud/More/Health-Insurance-for-Students>