Overseas Student Health Cover (OSHC)

It is a student visa requirement that all international students and their accompanying dependants have health insurance. By now you would have included the cost of Overseas Student Health Cover (OSHC) for the first 12 months of your stay in Australia with your initial tuition fee payment. The University will forward your OSHC fee to the health insurer on your behalf. The University’s preferred insurer is Worldcare Assist. After the first 12 months, it will be your responsibility to renew your OSHC. You can choose to stay with the provider chosen by the University or choose any other approved overseas health cover provider. Failure to renew your health cover is a breach of Immigration regulations and may lead to loss of your student visa.

The cost of Overseas Student Health Cover from 1 January 2005 is AUD$329 per year for single cover and AUD$658 per year for family cover. There are also rates for 3, 6, and 9 month cover. You will be able to pick up your OSHC membership card after you arrive in Sydney.

After your first 12 months here, you will need to renew your OSHC yourself. You can renew your Worldcare Assist cover on the WCA website: www.oshcworldcare.com.au or call 13 14 84. Please renew your OSHC before it expires. Continuing students on Australian Government Scholarships should confirm their re-enrolment arrangements in OSHC with their sponsor at least 1 month before the expiry of their health insurance cover. Family cover remains the responsibility of the student.

It is important that you bring your own medical records and records for any family members that come with you to Sydney. If you are being treated for any medical condition, ask your family doctor to write a short medical history for your new doctor in Australia. This history should be in English if possible.

www.oshcworldcare.com.au
Email : oshc@worldcare.com.au
Sales and Enquiries  13-14-84  Claims  1800-651-349
24 Hour Assistance  1800-814-781
Medical Treatment

Your OSHC will pay 85% of the schedule (government recommended) fee for each medical consultation with doctors and specialists, and eye sight testing performed by optometrists. Please check Worldcare Assist website for more details on your coverage.

Where a doctor chooses to charge the schedule fee for a consultation or medical service you are expected to pay the 15% difference between the 85% OSHC coverage and the schedule fee. This 15% difference is referred to as ‘the gap’.

If your doctor charges more than the schedule fee you will also be required to pay that difference on top of ‘the gap’. The payment arrangement needs to be confirmed with your doctor at the time of making the appointment or directly before the consultation. The University Health Service accepts the 85% OSHC refund as full payment for medical consultations. That means that it cost you nothing to see a doctor there.

How to obtain your Worldcare Assist Card

Study Abroad and Exchange Students will be given the card as part of their enrolment pack. Full Degree Students can pick up the card from University Health Service, Level 3 Wentworth, or during International Orientation at Level 4 Wentworth. OSHC cards are generally available within 4 weeks of the time you paid your tuition fees, so if you paid close to your time of arrival in Sydney, wait 2-3 weeks before checking for your card. If you have problems obtaining your card, contact Worldcare Assist via phone or email your permanent address to WCA to have your card mailed to you. If you paid your OSHC on your own (not through the University) your membership card will be forwarded to the mailing address you gave your OSHC provider.

Hospital Treatment

OSHC covers shared ward accommodation and treatment in a public hospital where the treatment is provided by a doctor appointed by the hospital. If your own doctor treats you and charges above the schedule fee, you will have to pay the difference. If you choose to be treated in a private hospital, OSHC will pay the schedule fee for treatment and accommodation. Any costs beyond the schedule fee will have to be met by you and these costs are likely to be very high.

If your doctor refers you to a specialist doctor out of hospital the consultation costs may be much higher than the amount you will be able to claim from your OSHC.

Exclusions

Your OSHC does not currently cover certain medical services such as physiotherapy, dental, pharmaceutical and optical (lenses, contact lenses). If you wish to be covered for these expenses you may choose to take out additional private health insurance.

Before you leave home, have a dental examination and any necessary dental work. Dental care is not covered by the OSHC and is very expensive in Australia. You are also advised to have an eye examination and to obtain any necessary corrective lenses before leaving home, as the cost of glasses and replacement contact lenses is not covered by OSHC.

Please note: Pregnancy related costs
(including pre-term deliveries and terminations of pregnancy) are covered only if students and partners are in Australia on a visa that is for longer than 3 months. Also the treatment of medical conditions or disabilities which were in existence before you came to Australia is not covered for the first 12 months of your OSHC membership.

University of Sydney Health Service

The University Health Service on campus is available to both students and staff. There are both male and female doctors and nursing staff available. Appointments may be made to see the doctor of your choice and there is a doctor available for urgent walk-in appointments each day. Your Overseas Student Health Cover (OSHC) will cover the full cost of seeing a doctor at the University Health Service. The doctors will refer you to specialist doctors or other specialist services as required.

You can collect your Worldcare Assist OSHC membership card from the University Health Service, Level 3, Wentworth Building (for details of how to collect your card see previous page).

The University Health Service - Location
(please check website for holiday hours)

Level 3
Wentworth Building G01,
Telephone 9351 3484
8.30am - 5.30pm, Monday - Friday

Holme Building A09,
Telephone 9351 4095.
9.00am - 5.00pm, Monday - Friday

www.unihealth.usyd.edu.au/