

**Policy Number & Name:** RTOPRO041 Overseas Student Health Cover Policy

**Policy Area:** Crown College International – International Students Only

**Authorised by:** Internationalisation Advisory Committee

**CRICOS Provider No** **03582D**

**Organisation Definition:**

Crown Melbourne Limited trades as Crown Melbourne Limited, Crown College and Crown College International. For the purpose of this policy, any reference to Crown College, or the ‘college’ should be considered a reference to any these respective trading names.

**1. Policy**

- 1.1 The Department of Immigration and Border Protection (DIBP) requires overseas/international students to maintain Overseas Student Health Cover (OSHC) for the duration of time they are studying in Australia.
- 1.2 This policy is to ensure that all international students, or international applicants wishing to study with Crown College International and their dependents if applicable, comply with the requirements of the Department of Immigration and Border Protection in relation to OSHC, prior to VISA approval. Students are obliged to obtain this cover prior to entry into Australia and are to be covered from the day they arrive until the end of the issued VISA.
- 1.3 OSHC is insurance specifically to assist international students meet the costs of medical and hospital care that they may need while in Australia. OSHC will also pay limited benefits for pharmaceuticals and ambulance services.

**2. Scope**

- 2.1 This policy applies to all international students who are making application to, or commencing study with Crown College International.
- 2.2 Note: Belgian, Norwegian and some Swedish students are not normally required to purchase OSHC as part of their visa requirements.

### **3. Responsibility**

3.1 It is the responsibility of the Sales and Marketing Officer to ensure all potential students are informed of the requirement to have OSHC whilst studying in Australia.

3.2 It is the responsibility of the Student Admissions Officer to either;

- i. Process a request from a student for Crown College International to organise OSHC on their behalf, or
- ii. Verify any existing OSHC policy is held by the student

### **4. Procedures**

4.1 Crown College International is able to offer OSHC through an arrangement with BUPA OSHC and will indicate the associated fees and charges in the Letter of Offer.

4.2 The student is free to arrange OSHC themselves with other suitable recognised OSHC providers.

4.3 As part of the Application for Enrolment process at Crown College International, students are required to indicate whether they require Crown College International to arrange OSHC on their behalf.

4.4 Students are informed at the time of application they will not be able to obtain their relevant Student Visa unless they can prove current OSHC is in place.

**4.5 Crown College International Arranged Cover** – If a student requires Crown College International assistance in obtaining OSHC, the associated fee schedule will be included in the Letter of Offer and the fees must be paid at the time of acceptance of the offer.

4.5.1 Failure to pay the required fee at that time may jeopardise the Confirmation of Enrolment (CoE) process and the Application for Student Visa.

**4.6 Student Arranged Cover** – When a student indicates they will arrange their own OSHC they will be required to advise Crown College International at the time of their enrolment. When the cover has been arranged, the student will be required to provide Crown College International with full details of the cover in order to have Confirmation of Enrolment validated.

4.6.1 Failure to promptly provide this information may result in the Student Visa being delayed or denied.

- 4.7 Additional Information** – Can be obtained by visiting:  
<https://www.border.gov.au/Trav/Stud/More/Health-Insurance-for-Students>

**5. Related Documents**

RTOPRO046 Admissions Policy– International Students

**6. Policy Publication**

All policies and procedures that are applicable to prospective students and enrolled students (domestic or international) and all relevant organisation employees/contractors are made available on request at all times, and form part of the induction and orientation for employees/contractors and students and are made available via the website (where appropriate), student administration/management systems, learning management system and internal electronic systems.

**7. Definitions**

**International Student** – see Overseas Student

**OSHC** – Overseas Student Health Cover. Note: Only Australian registered private health insurers can offer OSHC. This is to enable the Australian Government to be able to monitor and regulate insurers covering people living temporarily in Australia. The Australian Government is not able to protect the interests of people insured by overseas insurance companies in the same way.

**Overseas Student** – for the purposes of OSHC, an “Overseas Student” is:

- a person who is the holder of a student Visa; or
- a person who:
  - is an applicant for a student Visa; and
  - is the holder of a bridging Visa; and
  - was immediately before being granted the bridging Visa, the holder of a student Visa.

**8. Amendment Schedule**

Table detailing any amendment made to the policy between review dates:

| <b>Date</b> | <b>Modification</b>                     | <b>Version</b> | <b>By</b>     |
|-------------|---|----------------|---------------|
| 22.5.2017   | Updated formatting and numbering system | 2.0            | Vanessa Hoppe |
| 23.3.2018   | Minor grammar corrections               | 3.0            | Vanessa Hoppe |
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