1 Purpose and Scope
To provide commencing overseas students on a student visa with Overseas Student Health Cover (OSHC).

2 Responsibilities
Assistant Registrar
Assistant Registrar responsible for Overseas Students
Accounts Assistant

3 Procedure
- Educational Providers as part of their duty of care to overseas students collect the OSHC premium for commencing students on student visas and forward it directly to a registered OSHC provider. Since 1 July 2010, students must obtain OSHC for the proposed duration of their student visa. Premiums are for the whole duration of the student visa which may vary depending on each course length. The premium is listed as part of the initial payment to be made in the Agreement of Student as part of the Letter of Offer, and paid by the student as part of the procedure for obtaining an electronic Confirmation of Enrolment (eCoE). Once the initial payment has been received (confirmed by the Accounts Assistant), the student is eligible for OSHC and the Assistant Registrar begins arrangements through Bupa, the Excelsia College preferred OSHC provider, to arrange cover. Ideally this is done at least ten days, and no more than one month, prior to the arrival date of the student.

- Students on a student visa already residing in Australia should have current OSHC. The Assistant Registrar does not have to request payment or arrange continuing health cover unless it is requested by students. Those who are holding valid OSHC (whether Bupa or other provider) should provide the College with the valid OSHC details including its expiry date. In case the expiry date of OSHC is not up to the proposed duration of their student visa, the Assistant Registrar requests the valid OSHC to be extended up to the visa expiry date.

- A request for OSHC is submitted to Bupa for all eligible students preferably in a bulk transaction, after semester application dates have closed and prior to the commencement of each semester. As students become eligible, the Assistant Registrar records students’ details and level of cover requested on an online schedule in Bupa OSHC Agent Portal. The schedule remains ‘open’ to add students’ details, and where appropriate their dependents details, until it is submitted electronically. Once submitted, no further changes can be made to that schedule, so if needed a new one is created to add further students.
Once a schedule is submitted, a confirmation letter is issued and emailed to the Assistant Registrar responsible for OSHC. On request the confirmation letter will be provided for the student’s visa process as a proof of OSHC. Bupa then raises an invoice and sends it to the Assistant Registrar. The invoice contains the Bupa Record number, Student ID, Membership No, First Name, Surname and Amount of premium of every student contained on the schedule for which the College is being invoiced.

When the invoice is received from Bupa, the Assistant Registrar checks it against the schedule that was submitted to ensure it is correct. Once reported to and signed by the Registrar, the invoice is passed to the Accounts Assistant who processes the payment. Refer to College Procedure WP-FIN-01.

Bupa will then send the membership packs for each student listed on a particular schedule to the Assistant Registrar responsible for OSHC. The OSHC Packing Report listing the names of students, cover details and membership numbers for which the College applied, along with membership packs. Using the list, the Assistant Registrar enters the membership numbers into the student management system (Paradigm) for all students.

The sealed OSHC membership packs are individually addressed to the student. They contain their membership cards along with printed information about what to do next and important information about their Bupa OSHC, including how to make a claim. The student packs are distributed to students at Orientation via their Orientation bags.

Students who requested family cover will be sent additional cards for their dependents if the details were registered on the schedule. Those who wish to upgrade to family cover from single cover should refer to their closest Bupa branch (listed at www.bupa.com.au) and present each family member’s passport in order to obtain extra membership cards. As notified by Bupa, the Assistant Registrar responsible for Overseas Students will notify students of offers, incentives and benefits offered via email.

3.1 Refunds

- If a student who has completed payment defers their place at the College, payment is kept in trust by Excelsia College until they commence.

- If a student who has been issued OSHC defers, the Assistant Registrar responsible for Overseas Students notifies Bupa via email, and the membership is suspended until the student commences.

- If a student who has been issued OSHC withdraws before course commencement, their membership is cancelled by requesting a refund of the premium from Bupa via email request from the College to Bupa OSHC Administration (bupaoshc@bupa.edu). The Assistant Registrar requests the whole amount of the premium as refund. Bupa credits the College the amount of the refund on their next statement. The refund will be processed through the Accounts Assistant in accordance with the refund policy. The student is entitled to a full refund from the College in the method that the payment was originally made.

- If a student who has been issued OSHC withdraws after the course commencement and discontinues his or her studies in Australia and is going back to their home country earlier, they can request a refund for paid but unused premium directly from
Bupa by visiting a Bupa branch (listed in www.bupa.com.au). Please refer to Bupa OSHC brochure. The withdrawal acknowledgement letter from the College may be required for Bupa to process the refund. It will be issued on request of the student. The refund amount is subject to the Bupa Refund Policy (refer to Bupa OSHC brochure).

3.2 Exceptions

- Students from New Zealand are not required to have a student visa. New Zealand students who wish to have health insurance cover while in Australia are eligible to access Medicare Benefits and may choose to obtain other private health insurance.

- Students from Norway or Sweden are not required to have OSHC. They are covered under an arrangement between the governments of Australia and Norway or Sweden.

4 References and Documentation
Application for Admission, STU-AC-01
Student Selection and Admission Policy and Procedure PO-STU-08
Management of Student Monies WP-FIN-01
Bupa Website www.bupa.com.au

5 Document Status

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