



**EXCELSIA
COLLEGE**
— Sydney —

Objects of Excelsia College

Motivated by the Christian faith, as expressed by the Apostles' Creed and Nicene Creed, with fidelity to the Scriptures as the Word of God, the Objects of the College are the advancement of the Christian faith and higher education.

Document Number

PR-STU-05

Document Name

OVERSEAS STUDENT HEALTH COVER PROCEDURE

Document Status

Owner	Chief Student Services Officer and Academic Registrar	August 2018
Approving Authority	Management Committee	August 2018
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ABN: 50 360 319 774 CRICOS Provider Code: 002664K

1 Procedure statement

The purpose of this procedure is to provide commencing overseas students on a student visa with overseas student health cover (OSHC).

2 Scope

This procedure applies to staff in the Registrar's office and Finance with responsibility of ensuring that overseas students who require OSHC are provided with the correct cover, as per their individual circumstances, and that their cover ranges for the duration of their study.

3 Responsibility

The following members of staff are responsible:

- Chief Student Services Officer and Academic Registrar
- Assistant Registrar
- Student Services Coordinator
- Credit Controller
- Accounts Assistant

4 Definitions

For the purpose of this procedure, the following definitions apply:

OSHC: Overseas Student Health Cover; mandatory health cover required of all students studying with a student visa. Students may provide their own or can request the College to apply for cover on their behalf. Where the College is requested to provide cover, it is done via the College's OSHC partner, Bupa.

Premium: The amount that students must pay to retain the OSHC while they are studying.

Letter of Offer: The contract stipulating the offer from the College to the student indicating the course they are invited to study. This letter includes all fee liability that the student is entering into.

5 Procedure

5.1 General

- Educational providers as part of their duty of care to overseas students collect the overseas student health cover (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

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as part of the initial payment to be made in the Agreement of Student as part of the Letter of Offer, and the premium should be 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 Student Services Coordinator 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 Student Services Coordinator does not have to request payment or arrange continuing health cover unless it is requested by students. Those students who are holding valid OSHC (whether Bupa or another provider) should provide the College with the valid OSHC details including the cover's expiry date. In the case where the expiry date of OSHC is before the end of student's 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 by the Student Services Coordinator 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 Student Services Coordinator 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 dependant(s) details, until it is submitted electronically by the Student Services Coordinator. 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 from Bupa is issued and emailed to the Student Services Coordinator. The confirmation letter will be provided to the student by the Student Services Coordinator for the student's visa process as a proof of OSHC. Bupa then raises an invoice and sends it to the College. The invoice contains the Bupa Record Number, Student ID, Membership Number, 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 Student Services Coordinator checks it against the schedule that was submitted to ensure it is correct. Once reported to and signed by the Chief Student Services Officer and Academic Registrar, the invoice is passed by the CSSOAR to the Accounts Assistant who processes the payment to Bupa. For more information on this process, refer to the Management of Student Monies Procedure.
- Bupa will then send to the College the membership packs for each student listed on a particular schedule. The OSHC Packing Report should list the names of students, cover details and membership numbers for which the College applied, along with membership packs. Using the list, the Student Services Coordinator enters the membership numbers into the student management system (Paradigm) for all students.

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- The sealed OSHC membership packs are individually addressed to the student by the Student Services Coordinator. They contain the student's membership card 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 by the Assistant Registrar.
- Students who requested family cover will be sent additional cards for their dependants if the details were registered on the schedule. Those student 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.

5.2 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 Student Services Coordinator notifies Bupa via the Bupa OSHC Agent Portal by postponing the start date. The student's membership is suspended until the student commences.
- If a student who has been issued OSHC withdraws before course commencement, their membership is cancelled by the Student Services Coordinator by requesting a refund of the premium from Bupa via the Bupa OSHC Agent Portal. Bupa credits the College the amount of the refund on their next statement. The refund will be processed through the Credit Controller in accordance with the Student Tuition Fees 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 their 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 at 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 by the Assistant Registrar. The refund amount is subject to the Bupa Refund Policy (refer to Bupa OSHC brochure).

5.3 Exceptions

- Please refer to www.health.gov.au – Overseas Student Health Cover – Frequently asked questions.
- 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.

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- 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.

6 Related documents and references

Education Services for Overseas Students Act 2000

The National Code 2018

Application for Admission

PO-STU-08 Student Selection and Admission Policy and Procedure

WP-FIN-01 Management of Student Monies Procedure

[Bupa OSHC Agent Portal Website](#)

[Bupa Benefits of Overseas Health Cover](#)

[Bupa Website](#)

7 Mapped to HESF

The content of this policy is mapped to the HESF Domain:

1 Student Participation and Attainment

2 Learning Environment

7 Representation, information and information management

8 Document history

This policy has been amended as follows:

Version	Amendments / Date / Notes
12	Updated to new template; minor editorial changes, minor updates to process to make actions more role specific.

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