

NIB | OSHC GUIDELINE

# NIB

ANNALINK\*  
OSHCH-STUDENTS



# OSHCH GUIDELINE

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# FEELING SICK? HERE'S WHAT TO DO

Your well-being matters while studying in Australia. With **nib OSHC**, here's what you need to know:

- **Emergencies:** If you experience *life-threatening issues* such as *chest pain, difficulty breathing, seizures, unconsciousness, severe bleeding, or a major injury*, **call 000** immediately or go to the nearest hospital emergency department.
- **Everyday health concerns:** For non-emergency health issues like *colds, flu, stomach aches, or minor injuries*, see a **General Practitioner (GP)**.
- **Smart mobile support & telehealth:** Manage your policy with the **nib App**, which provides *telehealth consultations* from home.

**nib OSHC** offers direct billing at partnered clinics, eliminating upfront payments. For assistance finding a doctor or hospital, use nib's online directory or call their 24/7 OSHC Student Health Line.

- **For services and information, visit:** <https://www.nib.com.au>
- **24/7 Assistance helpline:** **13 16 42**
- **Phone in Australia:** **13 16 42**
- **Outside Australia:** **+61 2 9692 4488**
- **Email:** [oshcteam@nib.com.au](mailto:oshcteam@nib.com.au)
- **In a medical emergency:** **Call 000** immediately
- **Find your GP at:** <https://www.nib.com.au/find-a-provider>



# FIND A DOCTOR IN 2 SIMPLE

## 1. GP VISIT

Finding GP online at: <https://www.nib.com.au/find-a-provider?international-visitor=true>

Or **App**

## 2. BY PHONE

Call **Nib** on 13 16 42

Member service specialists help you choose the affordable doctor.

# HOW TO ADJUST & EXTENSION

## 1. IF YOU ARRIVE IN AUSTRALIA BEFORE YOUR COURSE START DATE

Please provide:

- Certificate of Insurance
- Passport
- Date of entry

## 2. IF YOU DECIDE TO EXTEND YOUR STUDY

Please provide:

- Certificate of Insurance
- Passport
- Start and end dates of the new course



# HOW TO UPGRADE / DOWNGRADE

## 1. UPGRADE

- **Single** → Covers only the overseas student.
- **Couple Policy** → Covers the overseas student plus one adult spouse or de facto partner.
- **Single Parent** → Covers the overseas student plus one or more children under 18 years old.
- **Family Policy** → Covers your spouse or de facto partner and one or more children under 18 years old.

**Note:** Other family members are not covered, such as parents, grandparents, brothers, sisters, uncles, or aunts.

## 2. DOWNGRADE

- **Couple / Single Parent / Family → Single:** When all dependents leave Australia or get another subclass visa.
- **Family → Single Parent:** When spouse or de facto partner leaves Australia or gets another subclass visa.
- **Family → Couple:** When all children leave Australia, get another subclass visa, or turn 18.

*HOW? Providing your **current certificate of insurance, passports,** and the return airport e-ticket of your dependents, or student visa, or new certificate of insurance of children who are **over the age of 18 years old.***

# HOW TO CLAIM

If you don't visit a doctor within Nib's direct billing network, you will need to pay the bill first and then make a claim to Nib for reimbursement. There are 4 ways to submit your claim. For more details, please call 13 16 42 or email to [oshcteam@nib.com.au](mailto:oshcteam@nib.com.au)

## 1. DIRECT BILLING

Finding a doctor GP online at <https://www.nib.com.au/find-a-provider?international-visitor=true>

To select a doctor or medical provider that specifies they can direct bill

## 2. NIB APP

- Go to **Claims** → select **Make a claim**
- Choose the service category (e.g., Optical). Extra documents may be required.
- Upload a clear receipt (scan or photo).
- Review and click **Submit claim**.

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### 3. ONLINE MEMBER ACCOUNT

- Log in to your member account. [Click here](#).
- In the main navigation menu, select **Claim now**.
- Pick the category for the service you're claiming. For example, if you are claiming glasses, select **Optical**. For some categories, you might need to provide extra documentation. Once you select your category, we'll tell you exactly what's needed.
- Upload a photo or document of your receipt. Make sure your documents are clear and readable. Blurry images might lead to your claim being rejected.
- If you are happy with your claim, select **Submit claim**.

### 4. CLAIMING BY MAIL

- Download the **claim form**: [NIB OSHC Claim Form](#)
- Complete the form and attach a copy of your visa plus any relevant invoices/receipts.
- Post the form, receipts, and attachments to: nib health funds – *Locked Bag 2010-Newcastle NSW 2300*



# HOW TO REFUND

You can apply in writing for a pro-rata refund of premium for the unexpired portion of your policy if

## 1. YOU PAID YOUR PREMIUM BUT DID NOT COME TO AUSTRALIA

Required documents:

- Certificate of Insurance
- Passport
- Evidence of not coming to Australia (e.g. cancellation letter from your institution, withdrawal letter from the Embassy, etc.)

## 2. YOU PURCHASED COVER FOR AN EXTENDED STAY, BUT THE DEPARTMENT OF IMMIGRATION DID NOT APPROVE YOUR VISA EXTENSION.

Required documents:

- Certificate of Insurance
- Passport
- Refusal letter confirming that your visa extension was not granted

### 3. YOU WERE OBLIGED TO CEASE STUDIES AND LEAVE AUSTRALIA BEFORE THE END OF YOUR APPROVED STAY DUE TO REASONS BEYOND YOUR CONTROL

Required documents:

- Certificate of Insurance
- Passport
- One-way ticket from Australia to your home country

### 4. YOU HAVE BEEN GRANTED PERMANENT RESIDENCE IN AUSTRALIA

Required documents:

- Certificate of Insurance
- Passport
- Certificate of Insurance (Medicare) as an Australian permanent resident/citizen

## 5. YOU WERE NOT A RESIDENT IN AUSTRALIA FOR A CONTINUOUS PERIOD OF 3 MONTHS OR MORE, WHILE HOLDING A VALID STUDENT VISA

Required documents:

- Certificate of Insurance
- Passport
- Return air tickets (showing departure from and re-entry to Australia)

## 6. YOU CAN PROVIDE PROOF OF OSHC ISSUED BY ANOTHER ORGANIZATION COVERING THE SAME PERIOD

Required documents:

- Certificate of Insurance
- Passport
- Certificate of Insurance from the other organization





# THANK YOU

## CONTACT INFORMATION

For services and more information, please visit:

- **Website:** <https://oshcstudents.com.au>
- **Hotline :** +61 430 330 198
- **Email:** [info@oshcstudents.com](mailto:info@oshcstudents.com)

*One of our Member Service Specialists will be happy to help you choose the right cover to suit your needs and budget.*