



Overseas Student Health Cover (OSHC)

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Single Student - 1 Year

Provider	Policy Name	Premium	Hospital Cover				Medical Cover (Out-of-hospital)			
			Excess per Admission	Medical Benefits Payable	Pregnancy	Psychiatry	General Practitioner	Specialist	Pathology/ Radiology	Pharmacy (Benefit / Limit)
★★★★★ "Outstanding Value"										
ahm OSHC	Overseas Student Health Cover	\$409.10	Nil	100% of MBS	✓	✓	100%	85%	100%	100% over \$38 up to \$50/\$300
★★★★★										
nib Health Funds	nib OSHC	\$456.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$300
★★★★										
Allianz Global Assistance	Standard	\$553.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$300
Bupa Australia Pty Limited	Bupa Overseas Student Health Cover	\$539.88	Nil	100% of MBS	✓	✓	100%	100%	100%	100% over \$38 up to \$50/\$300
Medibank	Medibank OSHC Essentials	\$546.00	Nil	100% of MBS	✓	✓	100%	85%	100%	100% over \$38 up to \$50/\$300



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Single Student - 2 Year

Provider	Policy Name	Premium	Hospital Cover				Medical Cover (Out-of-hospital)			
			Excess per Admission	Medical Benefits Payable	Pregnancy	Psychiatry	General Practitioner	Specialist	Pathology/ Radiology	Pharmacy (Benefit / Limit)
★★★★★ "Outstanding Value"										
ahm OSHC	Overseas Student Health Cover	\$826.30	Nil	100% of MBS	✓	✓	100%	85%	100%	100% over \$38 up to \$50/\$300
★★★★										
nib Health Funds	nib OSHC	\$912.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$300
★★★										
Allianz Global Assistance	Standard	\$1,118.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$300
Bupa Australia Pty Limited	Bupa Overseas Student Health Cover	\$1,103.52	Nil	100% of MBS	✓	✓	100%	100%	100%	100% over \$38 up to \$50/\$300
Medibank	Medibank OSHC Essentials	\$1,092.00	Nil	100% of MBS	✓	✓	100%	85%	100%	100% over \$38 up to \$50/\$300



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Single Student - 3 Year

Provider	Policy Name	Premium	Hospital Cover				Medical Cover (Out-of-hospital)			
			Excess per Admission	Medical Benefits Payable	Pregnancy	Psychiatry	General Practitioner	Specialist	Pathology/ Radiology	Pharmacy (Benefit / Limit)
★★★★★ "Outstanding Value"										
ahm OSHC	Overseas Student Health Cover	\$1,309.70	Nil	100% of MBS	✓	✓	100%	85%	100%	100% over \$38 up to \$50/\$300
nib Health Funds	nib OSHC	\$1,368.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$300
★★★★★										
Bupa Australia Pty Limited	Bupa Overseas Student Health Cover	\$1,655.28	Nil	100% of MBS	✓	✓	100%	100%	100%	100% over \$38 up to \$50/\$300
Medibank	Medibank OSHC Essentials	\$1,638.00	Nil	100% of MBS	✓	✓	100%	85%	100%	100% over \$38 up to \$50/\$300
★★★										
Allianz Global Assistance	Standard	\$1,734.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$300



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Single Student - 4 Year

Provider	Policy Name	Premium	Hospital Cover				Medical Cover (Out-of-hospital)			
			Excess per Admission	Medical Benefits Payable	Pregnancy	Psychiatry	General Practitioner	Specialist	Pathology/ Radiology	Pharmacy (Benefit / Limit)
★★★★★ "Outstanding Value"										
nib Health Funds	nib OSHC	\$1,824.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$300
★★★★										
ahm OSHC	Overseas Student Health Cover	\$1,951.90	Nil	100% of MBS	✓	✓	100%	85%	100%	100% over \$38 up to \$50/\$300
★★★										
Allianz Global Assistance	Standard	\$2,608.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$300
Bupa Australia Pty Limited	Bupa Overseas Student Health Cover	\$2,566.08	Nil	100% of MBS	✓	✓	100%	100%	100%	100% over \$38 up to \$50/\$300
Medibank	Medibank OSHC Essentials	\$2,184.00	Nil	100% of MBS	✓	✓	100%	85%	100%	100% over \$38 up to \$50/\$300



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Single Student - 5 Year

Provider	Policy Name	Premium	Hospital Cover				Medical Cover (Out-of-hospital)			
			Excess per Admission	Medical Benefits Payable	Pregnancy	Psychiatry	General Practitioner	Specialist	Pathology/ Radiology	Pharmacy (Benefit / Limit)
★★★★★ "Outstanding Value"										
nib Health Funds	nib OSHC	\$2,280.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$300
★★★★										
ahm OSHC	Overseas Student Health Cover	\$2,656.90	Nil	100% of MBS	✓	✓	100%	85%	100%	100% over \$38 up to \$50/\$300
Medibank	Medibank OSHC Essentials	\$2,730.00	Nil	100% of MBS	✓	✓	100%	85%	100%	100% over \$38 up to \$50/\$300
★★★										
Allianz Global Assistance	Standard	\$3,352.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$300
Bupa Australia Pty Limited	Bupa Overseas Student Health Cover	\$3,207.60	Nil	100% of MBS	✓	✓	100%	100%	100%	100% over \$38 up to \$50/\$300