



# Overseas Student Health Cover

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	\$438.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
★★★★★										
nib Health Funds	Overseas Student Health Cover	\$510.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
★★★★★										
Allianz Global Assistance	Standard	\$559.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
Bupa Australia Pty Limited	Overseas Student Health Cover	\$555.72	Nil	100% of MBS	✓	✓	100%	100%	100%	100% over \$38 up to \$50
Medibank	Essentials	\$546.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600



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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	\$885.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
★★★★										
nib Health Funds	Overseas Student Health Cover	\$1,020.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
★★★										
Allianz Global Assistance	Standard	\$1,146.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
Bupa Australia Pty Limited	Overseas Student Health Cover	\$1,137.84	Nil	100% of MBS	✓	✓	100%	100%	100%	100% over \$38 up to \$50
Medibank	Essentials	\$1,104.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600



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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	\$1,404.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
nib Health Funds	Overseas Student Health Cover	\$1,530.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
★★★★★										
Bupa Australia Pty Limited	Overseas Student Health Cover	\$1,706.76	Nil	100% of MBS	✓	✓	100%	100%	100%	100% over \$38 up to \$50
★★★★★										
Allianz Global Assistance	Standard	\$1,708.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
Medibank	Essentials	\$1,704.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600



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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	Overseas Student Health Cover	\$2,040.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
★★★★★										
ahm OSHC	Overseas Student Health Cover	\$2,094.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
★★★★★										
Allianz Global Assistance	Standard	\$2,608.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
Bupa Australia Pty Limited	Overseas Student Health Cover	\$2,645.28	Nil	100% of MBS	✓	✓	100%	100%	100%	100% over \$38 up to \$50
Medibank	Essentials	\$2,463.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600



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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	Overseas Student Health Cover	\$2,550.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
★★★★										
ahm OSHC	Overseas Student Health Cover	\$2,853.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
★★★										
Allianz Global Assistance	Standard	\$3,386.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
Bupa Australia Pty Limited	Overseas Student Health Cover	\$3,306.60	Nil	100% of MBS	✓	✓	100%	100%	100%	100% over \$38 up to \$50
Medibank	Essentials	\$3,288.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600



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## Couple 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"										
Medibank	Essentials	\$2,685.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
★★★★★										
Bupa Australia Pty Limited	Overseas Student Health Cover	\$2,914.56	Nil	100% of MBS	✓	✓	100%	100%	100%	100% over \$38 up to \$50
★★★										
ahm OSHC	Overseas Student Health Cover	\$4,200.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
Allianz Global Assistance	Standard	\$3,050.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
nib Health Funds	Overseas Student Health Cover	\$4,400.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600



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## Couple 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"										
Medibank	Essentials	\$5,529.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
★★★★★										
Bupa Australia Pty Limited	Overseas Student Health Cover	\$6,011.28	Nil	100% of MBS	✓	✓	100%	100%	100%	100% over \$38 up to \$50
★★★										
ahm OSHC	Overseas Student Health Cover	\$11,451.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
Allianz Global Assistance	Standard	\$5,966.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
nib Health Funds	Overseas Student Health Cover	\$8,800.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600



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## Couple 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"										
Bupa Australia Pty Limited	Overseas Student Health Cover	\$9,016.92	Nil	100% of MBS	✓	✓	100%	100%	100%	100% over \$38 up to \$50
Medibank	Essentials	\$8,529.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
★★★★										
Allianz Global Assistance	Standard	\$9,045.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
★★★										
ahm OSHC	Overseas Student Health Cover	\$19,062.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
nib Health Funds	Overseas Student Health Cover	\$13,200.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600





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## Couple 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"										
Medibank	Essentials	\$13,128.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
★★★★★										
Bupa Australia Pty Limited	Overseas Student Health Cover	\$15,475.68	Nil	100% of MBS	✓	✓	100%	100%	100%	100% over \$38 up to \$50
★★★★										
ahm OSHC	Overseas Student Health Cover	\$28,095.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
Allianz Global Assistance	Standard	\$15,394.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
nib Health Funds	Overseas Student Health Cover	\$17,600.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600



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## Couple 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"										
Bupa Australia Pty Limited	Overseas Student Health Cover	\$19,344.60	Nil	100% of MBS	✓	✓	100%	100%	100%	100% over \$38 up to \$50
Medibank	Essentials	\$18,489.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
★★★★★										
Allianz Global Assistance	Standard	\$19,909.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
★★★★★										
ahm OSHC	Overseas Student Health Cover	\$37,128.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
nib Health Funds	Overseas Student Health Cover	\$22,000.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600



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## Family 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"										
Medibank	Essentials	\$4,026.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
★★★★										
ahm OSHC	Overseas Student Health Cover	\$4,200.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
★★★										
Allianz Global Assistance	Standard	\$5,280.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
Bupa Australia Pty Limited	Overseas Student Health Cover	\$5,116.32	Nil	100% of MBS	✓	✓	100%	100%	100%	100% over \$38 up to \$50
nib Health Funds	Overseas Student Health Cover	\$7,150.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600



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## Family 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"										
Medibank	Essentials	\$10,056.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
★★★★★										
ahm OSHC	Overseas Student Health Cover	\$11,451.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
Bupa Australia Pty Limited	Overseas Student Health Cover	\$11,755.92	Nil	100% of MBS	✓	✓	100%	100%	100%	100% over \$38 up to \$50
★★★★										
Allianz Global Assistance	Standard	\$12,046.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
nib Health Funds	Overseas Student Health Cover	\$14,300.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600



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## Family 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"										
Bupa Australia Pty Limited	Overseas Student Health Cover	\$17,633.88	Nil	100% of MBS	✓	✓	100%	100%	100%	100% over \$38 up to \$50
★★★★										
Medibank	Essentials	\$18,258.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
★★★										
ahm OSHC	Overseas Student Health Cover	\$19,062.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
Allianz Global Assistance	Standard	\$18,956.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
nib Health Funds	Overseas Student Health Cover	\$21,450.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600



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## Family 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"										
Medibank	Essentials	\$27,336.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
★★★★★										
nib Health Funds	Overseas Student Health Cover	\$28,600.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
★★★★										
ahm OSHC	Overseas Student Health Cover	\$28,095.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
Allianz Global Assistance	Standard	\$28,701.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
Bupa Australia Pty Limited	Overseas Student Health Cover	\$30,032.64	Nil	100% of MBS	✓	✓	100%	100%	100%	100% over \$38 up to \$50



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## Family 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	Overseas Student Health Cover	\$35,750.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
★★★★										
Bupa Australia Pty Limited	Overseas Student Health Cover	\$37,540.80	Nil	100% of MBS	✓	✓	100%	100%	100%	100% over \$38 up to \$50
Medibank	Essentials	\$36,417.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
★★★										
ahm OSHC	Overseas Student Health Cover	\$37,128.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
Allianz Global Assistance	Standard	\$37,132.00	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600