

International students planning to study in Australia have a world of natural wonders, world-renowned educational institutions, cosmopolitan culture and life-changing experiences awaiting them. Staying healthy and making sure you have the right health coverage for your Australian stay is a key component to taking full advantage of the opportunities that await you and fully enjoying all that Australia has to offer.

It is always a good idea to purchase travel insurance or an insurance policy specifically for international students and their dependents when you are studying abroad. For students studying in Australia, the Department of Immigration and Citizenship has made it mandatory. Student visa holders are required to obtain Overseas Student Health Coverage (OSHC) from an approved insurance provider, which will help pay for medical care both in and outside of hospitals, emergency ambulance service and prescription medications.



The approved OSHC providers include:

- Australian Health Management – www.ahm.com.au
- BUPA Australia – www.overseasstudenthealth.com
- OSHC Worldcare – www.oshcworldcare.com.au
- Medibank Private – www.medibank.com.au
- Westfund – www.westfund.com.au

Some educational institutions have relationships with particular approved OSHC providers, in which case you may be able to sign up and pay for your premium through your school. While more convenient, keep in mind that you are not required to use their provider and are allowed to choose any approved provider for your coverage.

Because OSHC does not cover all medical expenses and does not cover dental or optical, you should contact your primary insurance provider to inquire about coverage while studying in

Australia. If your insurance provider will not provide coverage during your stay, you may want to consider purchasing travel insurance, additional OSHC insurance or acquiring additional insurance through a private health insurance provider in Australia. To find private health insurance providers in Australia visit www.privatehealth.gov.au .



Here are a few other things to keep in mind when preparing for a healthy international study experience:

1. If you take prescription medications, bring copies of your prescriptions with you.
2. Be aware of the dangers of extended periods of sun exposure, including sunstroke and severe sunburns. Stay hydrated and wear sunscreen outdoors.
3. Eat a balanced diet including whole grains, fruits, vegetables, low fat dairy products and lean protein sources.
4. Exercise regularly, while keeping in mind that outdoor activities may need to be adjusted to better fit Australia's climate.

Following these simple tips and ensuring that you have the proper health coverage will help make your time in Australia more enjoyable, and will allow you to focus on your studies and experiencing all that Australia has to offer.

