

# OSHC Frequently Asked Questions

- ✓ *How do I order my membership card?*
- ✓ *How do I update my personal details e.g., address / phone number?*
- ✓ *How do I cancel / request a refund on my policy?*
- ✓ *How do I make a claim?*



## ✓ *How do I order my membership card?*

### Digital nib card for Android

If you have an Android smartphone, you can access your [digital nib card](#) to save bringing your plastic card with you to your healthcare appointments. Find your digital member card in the latest [nib App](#) - just look for “My nib card”.

Your digital card can be used at your healthcare appointments instead of your plastic card, so you don't technically need both, but new members are sent a plastic card when they join.

### Ordering a new card

You can order a new card in [your nib account](#) or by calling [13 16 42](#). Your new card should be sent to you within 7-10 business days.

## ✓ *How do I update my personal details e.g., address / phone number?*

You can change your contact details by logging into [Online Services](#) or the [nib App](#) and navigating to ‘My Policy’ tab and selecting ‘Personal details’. If you want to change the state you live in however, you will need to call on 13 16 42.

## ✓ *How do I cancel / request a refund on my policy?*

If your situation has changed and you need a refund of your Overseas Student Health Cover, you can submit a refund request form from your nib member account.

### Log in to request a refund

The quickest way to request a refund is to complete the online form in your member account. You'll find the form in the Payments section of your account.

[Log in now](#)

You can request a refund of your OSHC for the following reasons:

- You paid for cover but are not coming to Australia
- You have been studying in Australia and your student visa was not extended, was cancelled or a renewal/extension was refused
- You are no longer on a student visa
- You have been granted permanent residence in Australia
- You need to leave Australia before the end of your studies and approved period of stay
- Your visa start or end dates have changed
- You are not living in Australia for three months or more
- You have taken out OSHC with another health fund
- You want to downgrade the policy (eg. family to single)

If you can't log in to access your nib member account, you can complete a PDF form and return it to nib with the relevant documents. You'll find the form on the [Forms and brochures](#) page.

#### **✓ How do I make a claim?**

##### Using your card to claim after an appointment

Scan your nib card to claim on the spot at any healthcare provider with a HICAPS card terminal. If your claim is successful, the amount that can be paid will be automatically calculated and your claim instantly processed, so you'll only pay the difference. (Tip: check your remaining Extras benefits in the [nib App](#) before your appointment!)

If you forget to bring your card to your appointment, you'll have to pay the full amount charged by your healthcare provider, and then [submit a claim](#) in your member account via the app or online. (If you've got your digital card handy on your Android device, you won't need to remember to bring your physical one!)