

Your legal rights & Insurance Matters

Officers of the State Police Force have a duty to preserve the peace, to prevent and detect crime and to protect life and property. The police department is part of the public service and is not part of the army. The police have the right to question people and in certain circumstances have the right to arrest people and take them to a police station. It is sensible to co-operate with the police without giving up any of your legal rights. You can ask the police officer for an interpreter to assist you if you find you have difficulty in explaining your situation.

Your most basic right is to be considered innocent until you are proven guilty in a court of law. If questioned by police, stay calm and tell the police officer your name and address. You have a right not to say anything that may incriminate you. You have a right to remain silent. The police officer must make it clear to you that you are under arrest. If this is the case, then you are not free to go, and you will be taken into custody and charged (i.e. a legal complaint will be formally made against you). The police must not threaten you or injure you (if you resist arrest they can use reasonable force). If you have been arrested, you have the right to ask for an interpreter or to contact a lawyer or a friend. If you make a statement, you are entitled to get an interpreter to do it for you. The Student Association provides a free legal advice service.

>>>>>>>> Insurance

You will need to buy Overseas Student Health Cover prior to coming to Australia. This is a necessary step to obtain your student visa from an Australian visa issue office and have health cover when you arrive.

When you buy your Overseas Student Health cover online, you become a member from the date of your arrival in Australia. You will also be issued with an unique Medibank Private receipt. However, if you do not pay your OSHC premium before your date of arrival, your commencement date will be the date your OSHC premium is paid.

To obtain your student visa from an Australian visa office you will need a Medibank Private receipt as proof of purchase of your Overseas Student Health Cover, together with enrolment documents as advised by the educational institution where you are enrolled.

More Info: Click Here <http://www.medibank.com.au/join/overseas/notice.asp>

>>>>>>>Health services

Overseas Student Health Cover (OSHC) International students and their families must obtain health insurance through the Overseas Student Health Cover Scheme (OSHC).

Medibank Private is the preferred OSHC provider for all Australian Universities. Your first payment must be made when you pay your first term tuition fees prior to coming to Australia. It is a condition of your student visa that you renew and pay for your membership each year or part year you are enrolled. You will receive a copy of the OSHC Membership Guide and health information during your orientation program.

If you have a health problem, make an appointment to see a doctor (look under medical practitioners in the telephone book—Yellow Pages section for contact details).

OSHC will contribute towards the cost of medical and hospital care you may need while studying in Australia. The OSHC scheme covers you for 85% of the recommended government scheduled fee for a doctor's visit (including a specialist doctor) and pathology and x-ray services. You pay the difference.

For medical services while you are an admitted patient at a hospital, OSHC will pay 100% of the schedule fee. If the doctor charges more than the schedule fee, you pay the difference. OSHC pays the cost of ambulance transport to a hospital or medical center if you have an accident or an unforeseen illness that requires immediate medical attention. OSHC does not cover the cost of dental, physiotherapy, optical, or any other ancillary services.

>>>>>>>>>How to make an OSHC claim

When you receive treatment from a doctor you will be given an account to pay. After you have paid the doctor's account, take your account and receipt together with your OSHC membership card to any Medibank Private Office to apply for your cash refund.

>>>>>>>>>>Extra Private Health Insurance

You may consider joining a private medical insurance company to cover you and your family for some of the cost of services not covered by OSHC including optical, physiotherapy, dental and some pharmaceuticals. You may arrange private health insurance through Medibank Private or other health funds listed in the Yellow Pages of the telephone directory.