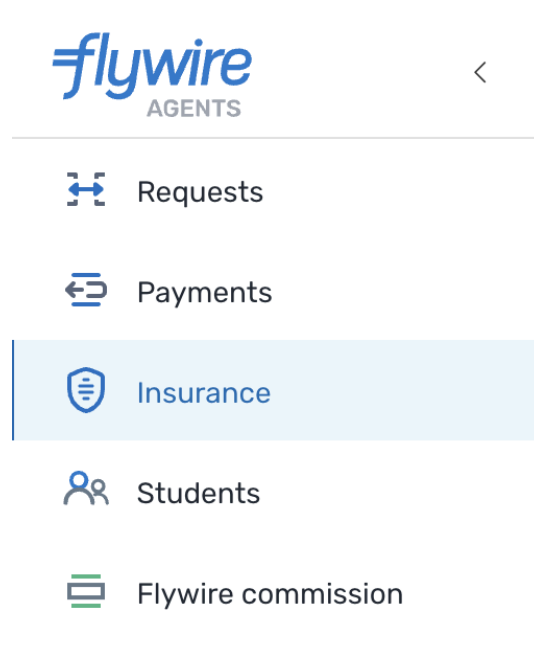


User Guide: Insurance in FW Agent Portal

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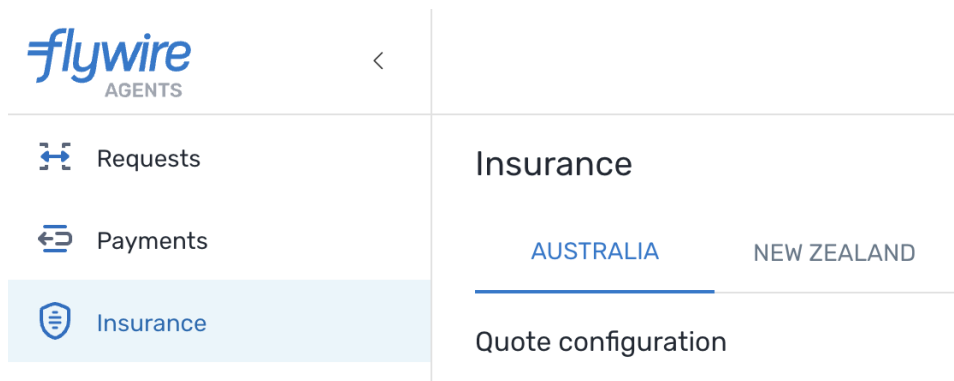
Purchasing the right insurance policy

Navigate to the top left hand side of your screen and select “Insurance” in the options.



Option 1: Student Bound for Australia

If the student is heading to Australia, stay on the “Australia” tab at the top of the screen.



1.1 Get a quote

Enter the number of Adults and Children that will be on the policy.

Note:

- Only a primary visa holder can be the primary policy holder of an OSHC policy. All student dependents must go onto the same insurance plan as the primary visa holder. Failure to do so can result in the rejection of claims payments and potentially high medical related costs for the student and their dependants.

Quote configuration

ADULTS	CHILDREN
1 ▼	0 ✕

Enter the POLICY START DATE and POLICY END DATE

Note:







- Students bound for Australia are required to purchase the insurance for the full length of the period that the student visa is being applied for.
- The department of immigration requires specific time periods to be included for both pre and post the actual study period.
- If these periods do not match Immigration requirements they will not approve the visa until the policy has been amended to match their requirements. This results in time delays and increased transaction costs for the student.
- Please see the guideline in the **“More info about policy dates”** link to avoid these issues.

POLICY START DATE	POLICY END DATE
2023-07-01 	2025-09-30 

[More info about policy dates](#)







The system will then show the comparative prices and benefits for each of the Australian Government approved OSHC insurers.

Insurance

	 \$991.06 Select	 \$1,106.20 Select	 \$1,108.25 Select	 \$1,188.00 Select	 \$1,201.00 Select	 \$1,237.00 Select
Visa Compliance						
Meets government requirements	✓	✓	✓	✓	✓	✓
Apply directly on this website	✓	✓	✓	✓	✓	✓
In Hospital Treatment						
Accommodation	✓	✓	✓	✓	✓	✓
Accident and Emergency Services	✓ All hospitals	✓ All hospitals	✓ Public and Agreement only	✓ Public and Agreement only	✓ All hospitals	✓ Public and Agreement only
Outpatient and Postoperative	✓	✓	✓	✓	✓	✓
Doctor Services	✓ 100% of MBS	✓ 100% of MBS	✓ 100% of MBS	✓ 100% of MBS	✓ 100% of MBS	✓ 100% of MBS
Out of Hospital Treatment						
Standard GP Consultation	✓ Agreement: 100% of cost Non-Agreement: 100% of MBS	✓ 100% of MBS	✓ 100% of MBS	✓ 100% of MBS	✓ 100% of MBS	✓ 100% of MBS

1.2 Purchase an OSHC Policy


Press “Select” underneath the logo of the insurance policy you wish to purchase

 <p>\$991.06</p> <p>Select</p>	 <p>\$1,106.20</p> <p>Select</p>	 <p>\$1,108.25</p> <p>Select</p>	 <p>\$1,188.00</p> <p>Select</p>	 <p>\$1,201.00</p> <p>Select</p>	 <p>\$1,237.00</p> <p>Select</p>
---	---	---	---	---	---

If this is a first time transaction for this student, select “+Add new”, otherwise select the student from the drop down list.

Insurance > Configure Policy

■ Summary

	<p>PROVIDER CBHS</p>	<p>COUNTRY/REGION Australia</p>
<p>ADULTS</p> <p>1</p>	<p>CHILDREN</p> <p>0</p>	<p>POLICY START DATE</p> <p>2023-07-01</p>
		<p>POLICY END DATE</p> <p>2025-09-30</p>
<p>More info about policy dates</p>		
<p>Change</p>		

■ Select student

or [+ Add new](#)

Enter the students details into the form and select "Add student"

Add new student

FIRST NAME

LAST NAME

STUDENT ID

EMAIL

COUNTRY/REGION

Select the student from the drop down list

Select student

Select or [+ Add new](#)

- aayush khanna
- aayush khanna**
- Abgla Luis
- Aimee Goodwin
- Alex Tst112
- Alex Test
- Alexandru Cuc

STUDENT ID

Enter the students details under the “Policy summary” section

Insurance > Configure Policy

■ Policy summary

Student Details

TITLE
Mr

GIVEN NAME
aayush

SURNAME
khanna

DATE OF BIRTH
2001-06-21

GENDER
Male

MOBILE PHONE NUMBER
0420657153

EMAIL
avc@gmail.com

HOME COUNTRY
India

Allow the student to read the “Terms and Conditions” and then obtain their approval to:

- Tick: I accept the OSHC Australia Terms & Conditions; and
- Tick: I confirm that I will be the primary visa holder and I am eligible to apply for this policy

Terms

- I accept the OSHC Australia [Terms and Conditions](#).
- I confirm that I will be the primary visa holder and I am eligible to apply for this policy.

You can then either manage the payment of the policy or use a referral link to allow the student to pay.

1.2.1 Agency managed payment


Select "Save request"

Terms

- I accept the OSHC Australia [Terms and Conditions](#).
- I confirm that I will be the primary visa holder and I am eligible to apply for this policy.

Please note

Please ensure all the student and insurance application details are entered correctly. Any amendment on these details after the payment is done will typically take 1 to 2 business days to be actioned.



Policy provider
CBHS

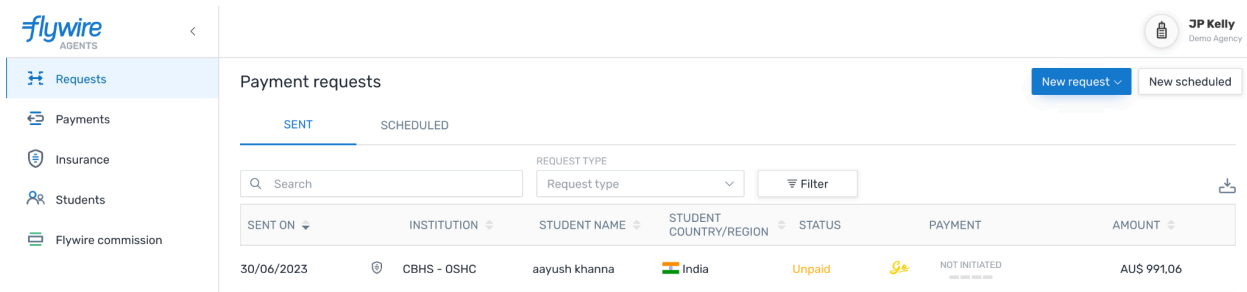
Policy total **AUS 868,70**

Save request

Review and send >

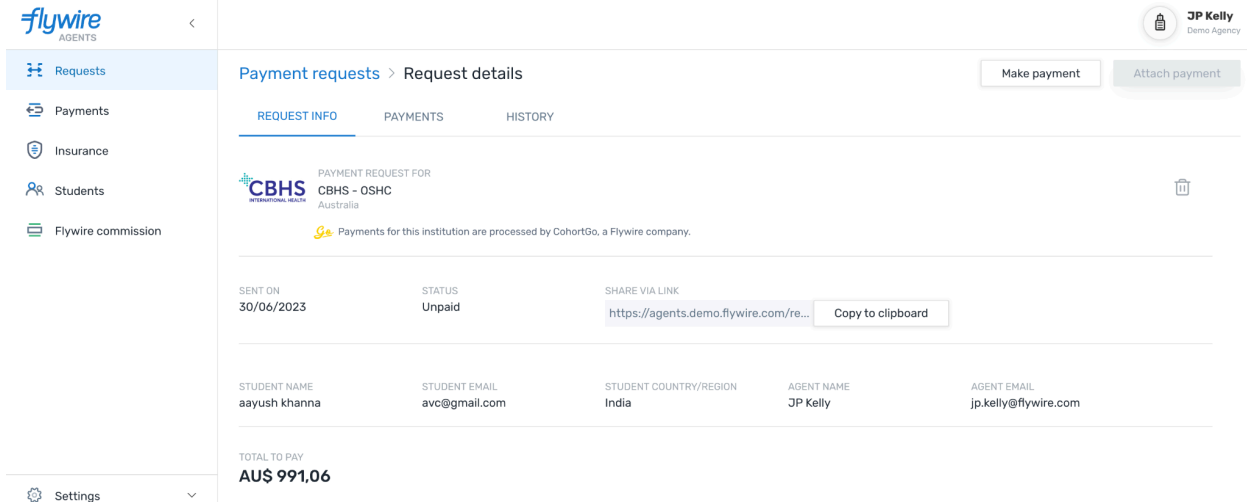
Cancel

Then go to "Requests" at the top left hand side of the screen and then select the student you plan to arrange payment for.



The screenshot shows the 'Requests' page in the flywire AGENTS system. The left sidebar contains navigation options: Requests, Payments, Insurance, Students, and Flywire commission. The main content area is titled 'Payment requests' and has two tabs: 'SENT' (selected) and 'SCHEDULED'. Below the tabs is a search bar and a 'Filter' button. A table lists the requests with columns: SENT ON, INSTITUTION, STUDENT NAME, STUDENT COUNTRY/REGION, STATUS, PAYMENT, and AMOUNT. One request is visible for 'aayush khanna' from 'India', with a status of 'Unpaid' and an amount of 'AUS 991,06'.

Then select "Make a payment" at the top right hand side of the screen.



The screenshot shows the 'Request details' page for the selected request. The left sidebar is the same as in the previous screenshot. The main content area is titled 'Payment requests > Request details' and has two tabs: 'REQUEST INFO' (selected), 'PAYMENTS', and 'HISTORY'. Below the tabs, there is a 'Make payment' button and an 'Attach payment' button. The request details are displayed in a structured format:

- PAYMENT REQUEST FOR:** CBHS - OSHC Australia
- SENT ON:** 30/06/2023
- STATUS:** Unpaid
- SHARE VIA LINK:** <https://agents.demo.flywire.com/re...> Copy to clipboard
- STUDENT NAME:** aayush khanna
- STUDENT EMAIL:** avc@gmail.com
- STUDENT COUNTRY/REGION:** India
- AGENT NAME:** JP Kelly
- AGENT EMAIL:** jp.kelly@flywire.com
- TOTAL TO PAY:** **AUS 991,06**

Press “SELECT” on your preferred method of Payment and follow the steps from there.

Select your preferred payment method



Credit Card

INR ₹53,928.53

SELECT

[Important Info](#) ▼





Domestic Bank Transfer (Electronic A2 form)

INR ₹54,700.92

SELECT

Requires:

-  Passport (both identity and address pages)
-  PAN Card

[Important Info](#) ▼

1.2.2 Create a policy request for the student to pay

Select “Review and send”

Terms

- I accept the OSHC Australia [Terms and Conditions](#).
- I confirm that I will be the primary visa holder and I am eligible to apply for this policy.

Please note

Please ensure all the student and insurance application details are entered correctly. Any amendment on these details after the payment is done will typically take 1 to 2 business days to be actioned.



Policy provider
CBHS

Policy total **AU\$ 868,70**

Save request

Review and send >

Cancel

The system will produce a draft email. Check the email address is correct and then press “Send”. The email with the payment link will then be sent to the student to pay directly.

Preview request

Your request will be sent today

SELECTED STUDENTS

aayush khannareferrallink
Amount to pay AUS 868.70

TO: aayush khannareferrallink

CC: Type to add

BCC: Type to add

REPLY TO: office@test.com x

Subject: You have a new insurance payment request



Dear aayush,

CBHS has issued a new payment request to you for insurance services.

Send

Cancel

Option 2: Overseas Visitors (workers) Bound for Australia

After selecting Insurance in the left hand column, select Australia OVHC if you're purchasing an insurance policy for a visa holder/applicant with a right to work in Australia.

2.1 Get a quote

Enter the number of Adults and Children that will be on the policy and select the intended policy start date.



Note:

- Only a primary visa holder can be the primary policy holder of an OVHC policy. All dependents must go onto the same insurance plan as the primary visa holder. Failure to do so can result in the rejection of claims payments and potentially high medical related costs for the student and their dependants.
- The Policy Start date needs to be for the date within which:
 - Either the visa application is nominating for the visa to start; or
 - If they are switching from another insurer, then choose the start date to align with the first day after the end of the previous OVHC policy is cancelled. Importantly, to remain compliant with visa conditions and to avoid the re-serving of waiting periods the individual is required to have continuity of cover.
- Note: Unlike OSHC policies, OVHC policies are paid for on a monthly basis. The initial payment will be for one months premium with monthly direct debits being set up for future payments.

Quote configuration

ADULTS	CHILDREN	POLICY START DATE
1 ×	0 ×	2025-02-01 







The system will then show the comparative prices and benefits for a range of visa compliant OVHC policies. There are multiple policies per insurer and we will expand the number of insurers we work with over time.

 <p>Starting from \$63.00 Monthly</p> <p>Select</p>	 <p>Starting from \$67.17 Monthly</p> <p>Select</p>	
Visa Compliance		
<p>i Meets government requirements</p>	<p>✓</p>	<p>✓</p>
<p>i Instant visa letter</p>	<p>✓</p>	<p>✓</p>
Out of Hospital Treatment		

To see the range of policies that each insurer has on offer, press the ‘select’ button on the Insurer of interest.

Insurance

[Go back](#)

 <p>Budget \$67.17 Monthly</p> <p>Select</p>	 <p>Standard \$108.34 Monthly</p> <p>Select</p>	 <p>Budget with Extras \$128.53 Monthly</p> <p>Select</p>	 <p>Advantage \$148.82 Monthly</p> <p>Select</p>	 <p>Standard with Extras \$169.70 Monthly</p> <p>Select</p>	 <p>Advantage with Extras \$210.18 Monthly</p> <p>Select</p>
--	---	---	---	---	--

Excess (per person per year)	500.0	500.0	500.0	500.0	500.0	500.0
-------------------------------------	-------	-------	-------	-------	-------	-------

Visa Compliance						
Meet 8501 visa requirements	✓	✓	✓	✓	✓	✓
Instant visa letter	✓	✓	✓	✓	✓	✓
In-patient & emergency ambulance services						
	✓	✓	✓	✓	✓	✓
Summary						
Medical services and/or treatment in hospital	✓	✓	✓	✓	✓	✓

2.2 Purchase an OVHC Policy

After choosing your preferred insurer and the preferred level of benefits, on many products there is an option to choose the Excess per person per year. An excess is the amount the policyholder has to pay for a claim before the insurance benefits kick in. A higher excess results in a lower monthly price.

If there is an option to vary the excess, select the preferred excess and then press “Select” underneath the product chosen by your customer. It’s important to let your customer choose the right product for them based on the information they can see within your portal.

If this is a first time transaction for this individual, select “+Add new”, otherwise select them from the drop-down list if they are currently an existing student customer.



Select student

A rectangular input field with a light gray border. Inside the field, the word "Select" is written in a light gray font. To the right of the text, there is a small downward-pointing chevron icon.

or [+ Add new student](#)

Enter the applicant's details into the form and select “Add student”

Add new student

FIRST NAME

LAST NAME

STUDENT ID

EMAIL

HOME COUNTRY/REGION

Add student

Cancel

Select the newly created applicant from the drop down list

Select student

or [+ Add new student](#)

New Worker visa applicant
new@worker.com

Enter the students details under the "Policy summary" section

■ Policy summary

Policy Details

POLICY START ⓘ

2025-02-01 

Student Details

TITLE

Mr 

GIVEN NAME

New

SURNAME

Worker visa applicant

DATE OF BIRTH

2001-01-11 

GENDER

Male 

IS THE PRIMARY VISA HOLDER CURRENTLY LOCATED IN AUSTRALIA?


Some Insurers ask for a declaration regarding PRe-Existing Conditions. Allow the applicant to read the question and answer Yes or No. False declarations can result in rejection of claims and cancellation of the policy.

Extra Information

ⓘ **Have you, or anyone covered under the policy, been affected by any of the following pre-existing conditions?**

1. Diabetes, high blood sugar, sugar in the urine
2. Injury to, or disorder of any joint, muscle or ligament
3. Any heart or circulatory condition, including but not limited to, high blood pressure, irregular heartbeat, heart attack or chest pain
4. Any type of cancer, tumour or blood disorder
5. Any disorders of the nervous system
6. Any other significant medical condition requiring ongoing monitoring or treatment
7. In the last 5 years been admitted to hospital for any reason
8. In the last 5 years taken any medication, other than the contraceptive pill or for cold or flu
9. In the last 5 years experienced any symptoms, or sought advice or treatment from any medical specialist for anything other than already answered above

DO YOU HAVE ANY PRE-EXISTING CONDITION(S)?

Select 

Required

Information you supply is subject to the [nib Duty of Disclosure](#)

Allow the applicant to read the “Terms and Conditions” and then obtain their approval to:

- Tick: I accept the OSHC Australia Terms & Conditions; and
- Tick: I confirm that I will be the primary visa holder and I am eligible to apply for this policy
- Tick the applicant agrees to the Insurers specific rules.

Terms

- The student accepts the OVHC Australia [Terms and Conditions](#).
- I confirm that the student will be the primary visa holder and is eligible to apply for this policy.
- The student has read and agrees to NIB's [Fund Rules](#), [Privacy Policy](#), [VEVO Terms](#), and [Direct Debit Agreement](#).

Please note


Please ensure all the student and insurance application details are entered correctly. Any amendment on these details after the payment is done will typically take 1 to 2 business days to be actioned.

You can then make the payment by selecting 'make payment'.

 Policy provider NIB	Policy total AU\$ 67.17	<input type="button" value="Make payment"/>	<input type="button" value="Save request"/>	<input type="button" value="Review and send >"/>	<input type="button" value="Cancel"/>
--	--------------------------------	---	---	---	---------------------------------------

Press "SELECT" Credit Card and follow the steps from there. This payment is made via a credit card as this card will be billed on a monthly basis. Please make sure you only use the applicant's card details.

Select your preferred payment method



Credit Card

AUD \$67.17

SELECT

i
Important Info
v

Once the payment details have been submitted, you'll receive the following notification. Please note that the payment will be taken directly by the insurer.

Payment Receipt

Thank you for your application. In most cases you will receive your confirmation of cover certificate via email from your chosen Insurer within 24 hours. For applicants who have answered 'yes' to having a pre-existing condition acceptance of your application may take longer than 24 hours. In the event the Insurer requires any further information they will reach out to you directly. Thanks for using OVHC Australia. If you have any questions or queries, drop us a mail at support@demo.s.oshcaustralia.com.au.

Be sure to keep a copy of the transaction reference for any future enquiries.

Transaction reference	OVC9999715378
-----------------------	---------------

Option 3: Student Bound for New Zealand



Select the tab named “New Zealand” and:

- Enter the number of “ADULTS” on the policy
- Enter the “POLICY START DATE and “END DATE”
- Select the EDUCATION PROVIDER TYPE from the drop down box



The screenshot shows the flywire AGENTS interface. On the left is a navigation menu with options: Requests, Payments, Insurance (highlighted), Students, and Flywire commission. The main content area is titled 'Insurance' and has two tabs: 'AUSTRALIA' and 'NEW ZEALAND' (selected). Below the tabs is a 'Quote configuration' section with four input fields: 'ADULTS' (value: 1), 'POLICY START DATE' (value: 2023-07-01), 'POLICY END DATE' (value: 2024-06-30), and 'EDUCATION PROVIDER TYPE' (value: Select). A link for 'More info about policy dates' is located below these fields.

The system will then show the comparative prices and benefits for each of the insurers.

Insurance

	 \$571.00 Select	 \$626.78 Select
Visa Compliance		
1 Meets government requirements	✓	✓
1 Apply directly on this website	✓	✓
Medical (injury & illness) expenses (including prescription medicines)		
1 Subject to the following sub limits:		
1 Medical Expenses incurred in Country of Origin	\$200,000 Limited to trips of 90 days	\$200,000
1 Continuing Treating In Country Of Origin	\$20,000	\$20,000
1 Alternative Medical Treatment	\$300	\$500
1 Emergency Dental	\$500 (increased to \$1,500 for dental injury if covered by ACC)	Unlimited

Press "Select" underneath the logo of the insurance policy you wish to purchase

 \$571.00 Select	 \$626.78 Select
---	--

If this is a first time transaction for this student select “+Add new”, otherwise select the student from the drop down list.

Insurance > Configure Policy

The screenshot shows the 'Configure Policy' interface. At the top left is the Orbit Protect logo. To its right, the 'PROVIDER' is 'OrbitProtect' and the 'COUNTRY/REGION' is 'New Zealand'. Below this, there are four input fields: 'ADULTS' with the value '1', 'POLICY START DATE' with '2023-07-01', 'POLICY END DATE' with '2024-06-30', and 'EDUCATION PROVIDER TYPE' with 'University'. A 'Change' button is located below the 'ADULTS' field. A link for 'More info about policy dates' is also present. At the bottom, there is a 'Select student' dropdown menu with 'Select' as the current choice, followed by 'or + Add new'.

Enter the students details into the form and select “Add student”

The screenshot shows the 'Add new student' form. It contains five input fields: 'FIRST NAME' (with placeholder 'First Name'), 'LAST NAME' (with placeholder 'Last Name'), 'STUDENT ID' (with placeholder 'Student ID'), 'EMAIL' (with placeholder 'Email'), and 'COUNTRY/REGION' (with placeholder 'Country/Region'). Each field is marked as 'Required'. At the bottom, there are two buttons: 'Add student' (highlighted in blue) and 'Cancel'.

Then select the student from the drop down list and enter the student's details in the Policy summary section.

Policy summary

Student Details

TITLE

Required

GIVEN NAME

SURNAME

DATE OF BIRTH

Required

GENDER

Required

MOBILE PHONE NUMBER

Required

EMAIL

Under the Orbit Protect plan, the student can opt to add additional cover for specific items. If the student wishes to insure any specific personal items, select “+Add additional extra items” and complete the details. Details are provided on the additional cost impact.

Extra Items

Our Student Prime insurance provides international students with an AUTOMATIC property cover of NZ\$3,000 per item, pairs or sets of items and up to a total value of NZ\$10,000. If you have an item which is over the value of NZ\$3,000, we can provide cover for this item provided that you specify the item when you purchase our plan. Please contact us if you want to insure any of your belongings over NZ\$3,000.

You will be required to pay an additional premium on items that are specified on your plan at a rate of 2.0% of the total value specified. For example: If you had specified a computer at NZ\$5,000, the additional premium would be NZ\$100 (\$5,000 x 2%).

For Student Prime, you can specify items up to NZ\$10,000 each and up to an overall maximum of NZ\$30,000. The items you specify will be noted on your Certificate of Insurance.

ITEM NAME(INCLUDE BRAND, MODEL, SERIAL NUMBER)	ITEM VALUE (NZD)
e.g. Laptop - Apple MacBook Pro 15	0 - 10000

[+ Add additional extra items](#)

Students wishing to get cover for a Pre-Existing Medical Condition will be required to complete additional forms which will go into a manual review process.

Pre-Existing Conditions

A pre-existing condition is any medical or physical condition or circumstance that the client is aware of, or ought to be aware of, that they have before the start date of the insurance. Remember: any existing condition (Asthma, Acne as examples) that may not have been active prior to the insurance start date that reoccurs after the start date WILL NOT be covered.

How do I apply for a pre-existing medical condition?

- Complete our [medical assessment form](#)
- Assessment fee applies
- Email completed form to support@studenthealth.nz
- We will contact the insurer and advise if condition can be covered.

Allow the student to read the “Terms and Conditions” and then get their approval to:

- Tick: I accept the Student Health NZ Terms and Conditions; and
- Tick: I confirm that I will be the primary visa holder and I am eligible to apply for this policy


Terms

I accept the Student Health NZ [Terms and Conditions](#).

I confirm that I will be the primary visa holder and I am eligible to apply for this policy.

ⓘ Please note

Please ensure all the student and insurance application details are entered correctly. Any amendment on these details after the payment is done will typically take 1 to 2 business days to be actioned.



Policy provider

OrbitProtect

Policy total **NZ\$ 571.00**

Save request

Review and send >

Cancel

You can then either manage the payment of the policy or use a referral link to allow the student to pay. Refer to section 1.2.1 and 1.2.2 of this document for next steps.

FAQ's

Why is Flywire now able to offer insurance?

The Flywire platform is designed to provide you with tuition payments and visa compliant insurance for Australia-bound students and workers or New Zealand-bound students. Through our systems you have access to real-time tracking and round-the-clock support from our dedicated support team. The Flywire platform simplifies the experience for agents and counselors and will provide access to new products and services over time.

What does the Payment experience look like?

To view the **OSHC** join and payment experience please click [HERE](#). The NZ Student Insurance product has a similar flow.

To view the **OVHC** join and payment experience please click [HERE](#).

Who can pay?

The OSHC, OVHC or NZ Health insurance policy can be paid by anyone.

Can I Extend a Policy ?

Yes, you can:

- For OSHC and NZ Insurance you can extend the policy if it meets the necessary reasons. This can be done within the portal itself.
- For OVHC, extensions are not necessary. These policies are generally paid for one month at a time via a direct debiting process. At the initial purchase point, the insurance will be paid for one month in advance with ongoing Direct Debit Details captured. The confirmation of cover certificate for that first month is all that is needed to submit the work right visa application.

How to extend an OSHC policy ?

1. Log into the Flywire agent portal.
2. Search for the student's policy application and click on the student to view the policy details.
3. Click On "View policy" then click on "Extend Policy" (Top right corner of the page).
4. Select the extension type
5. Choose the new dates you need for the student policy

6. Confirm the dates and click on "Next", the website will automatically reprice the policy.

The website will redirect you to any additional payment page if required. Please note, deferral requests on a policy application would require you to have the same duration of cover. Date change requests are normally processed within 24 - 48 hours with a new certificate delivered.

If I cancel a policy do I receive a refund?

Yes, you can get a refund on policy cancellations as per terms and conditions on the portal. It's important to note that some OSHC insurers charge a small fee for the refund. NZ student policies have a limited time period to apply for the refund.

How to Cancel a policy for OSHC & NZ Health

1. Log into the Flywire agent portal.
2. Search for the student's policy application and click on "View Policy". A new tab will open.
3. Click on the "Cancel" button.
4. Select cancellation type - for this example we are selecting the "Entire Policy".
5. Select Reason - for example: "You paid for cover but did not come to Australia".
6. Attach evidence. ie (visa refusal letter/visa withdrawal letter/canceled CoE)
7. Beneficiary account details are required if policy was initially paid via TT/bank transfer. If payment was made via credit card, the refund will be processed back to the same card.
8. Click on "Create Cancellation Request".

Refunds are normally processed within 10 - 15 business days by the insurers.

Due to the pay by the month process with OVHC, the insured person will need to contact their chosen insurer to cancel their policy.

When do commissions get paid for insurance policy sales?

Commissions for insurance and payments are generated and paid on a monthly basis (e.g. if the sale is made in July, the commission will be paid in August). These commissions are credited to the Agents' virtual account which is visible to your

administrators' Flywire dashboard, and you will receive email notifications regarding this.

For OSHC and NZ Student Insurance, the full commission is paid upfront as the student purchases these policies for long periods in advance.

For OVHC, it's important to note that the commissions are paid monthly for the life of the policy. The way it works is that after the initial policy purchase every month the insured will have their account direct debited for the next month's premium. As a result, Agents will receive two types of commissions every month. The first is for any new policy sales and the second is for any historical sales where a new debit has been made for the existing policy.

How long will it take to receive the OSHC, OVHC or NZ Health certificate once payment is made?

The time it takes to receive the OSHC, OVHC or NZ Health certificate for the purchase of a new insurance policy is subject to the chosen payment method:

- Direct payments through our system (**Credit Card or Debit Card**) will normally receive the certificate within 3 minutes after making the purchase.
- Where it's available, **local bank transfers** will result in the delivery of the certificate normally within 1 to 2 business days of the payment being received by us.
- **International bank transfers** can take up to 3 days for us to receive the funds from your bank, from which it will typically take another 1 to 2 business days to issue the certificate to you.

Any change (**extension/reduction**) to a policy that was initially purchased via OSHC Australia or NZ Health, or directly with Insurer, will result in further 2 business days in processing times to the above figures.

What payment types do we currently support for the purchase of insurance?

For all non-sanctioned source Countries we use a merchant facility for Insurance payments via cards, which supports both credit & debit cards. For OVHC, the Merchant Facility is specific to the chosen Insurer.

For OSHC and NZ Health in Countries where we have a domestic collection capability, we support local bank transfer. Otherwise in all non-sanctioned Countries the user can pay via international bank transfer in USD or EUR.

How can I use a referral link?

You are able to use a dedicated URL link to give directly to students or workers (or add to your website) to purchase insurance. You will be able to find your new link once you log into your Flywire platform. We also have API's that can be used for insurance and payments, to connect directly to your CRM platform.

Can we buy an insurance policy with our accrued commission?

No. Accrued commissions cannot be used due to compliance and payment regulations.

Is it compulsory to buy OSHC from institutions?

No. In Australia there are anti-competition laws, set by the ACCC, which prevent institutions from making it compulsory to purchase the OSHC policy through them.

Who do I contact if I have any questions?

You can contact us at either:

- Email address: support@oshcaustralia.com.au
- Phone number: +61 7 3333 1521