



OVERSEAS STUDENT HEALTH COVER

Support when you need it

Allianz  **Care**

WELCOME TO OSHC

While you are away from home, accidents and illness may happen, which may result in expensive medical costs.

In Australia, Overseas Student Health Cover (OSHC) is a mandatory requirement of your student visa, unless an exception applies. You must have OSHC for the entire time you are studying here.

OSHC also gives you peace of mind knowing your health will be looked after so you can easily access medical services while you are in Australia. OSHC allows you to focus on the things that matter while you're in Australia.





IN THIS BROCHURE

This brochure gives you important information on OSHC with Allianz Care Australia. It will help you understand your cover and the services available to you.

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YOUR OSHC MEMBERSHIP

Find information about your OSHC membership using our mobile app 'Allianz MyHealth' or visit www.allianzcare.com.au to:

- Access your e-membership card
- Find a doctor near you, with the option to search by a doctor's gender, languages spoken and location
- Make a claim
- View your policy information
- Update your membership details
- Access useful information in the Help Centre

SET UP YOUR OSHC BENEFITS IN 3 STEPS

STEP 1: REGISTER FOR THE ALLIANZ MYHEALTH APP

Visit www.allianzcare.com.au and create an online account

STEP 2: DOWNLOAD THE ALLIANZ MYHEALTH APP

Access your e-membership card, submit a claim and Find a Doctor nearby.

STEP 3: DOWNLOAD THE ALLIANZ CARE AUSTRALIA TELEHEALTH SERVICE APP

To learn more about the service visit www.allianzcare.com.au and search for Doctors on Demand

Speak to a doctor 24/7 video consultations costs covered by your OSHC policy



YOUR OSHC E-MEMBERSHIP CARD

Access your **e-membership** card on the Allianz MyHealth mobile app.

This e-membership card is accepted at our large network of medical service providers, so you do not need to have a physical membership card.

Simply open the Allianz MyHealth mobile app, select 'My Policy' and show the provider your e-membership card on the screen.

Your policy number will be provided by Allianz Care Australia. This will be provided when you purchase a policy. When creating an account enter an **email address** that is unique to you where a security code can be sent.

Overseas Student Health Cover

John Bloggs

Policy Number: P00165832

Plan Type: OSHC Standard

Start Date: 20 July 2019

End Date: 19 Sep 2019



Allianz  **Care**

WHAT IS COVERED?

OSHC gives you a level of cover that is similar to the benefits Australians get from Medicare. Many general health services are covered by OSHC.

	Service	What is Covered
Doctors and specialists (out of hospital)	We provide cover if you are visiting a general practitioner (GP) or specialist. Visits to a bulk billing doctor are covered fully or there may be a gap.^	100% of MBS fee* for GP visits 85% of MBS fee* for specialists visits
Hospital	If you need to go to hospital, you are covered for treatment and accommodation.^	100% of the MBS fee* for medical services provided in hospital Public hospital shared ward accommodation for overnight or same-day hospital stays Private hospital accommodation (for hospitals that have a contracted rate with Australian Health Services Alliance)
Emergency ambulance	We will pay for ambulance transport with an approved ambulance service when medically necessary for admission to hospital.^	100%
Prescription medicine	We will help you pay for some prescription medicine if it is listed in the PBS.** Prescription medicine is a medicine a doctor writes a script for you to get from a pharmacy to treat an illness.^	You will need to pay for the medicine first. Limits apply.
Pathology	We will help you pay for pathology services.^	85% of MBS fee*
Radiology	We will help you pay for radiology services.^	85% of MBS fee*
Surgically implanted prostheses	We will help you pay if you have a prosthesis fitted as part of your hospital treatment.^	100% of the minimum benefit on the Federal Government's prostheses list

^ Waiting periods, exclusions, limitations and terms and conditions apply. See the policy document for details online at www.allianzcare.com.au
*and **Refer to following page.

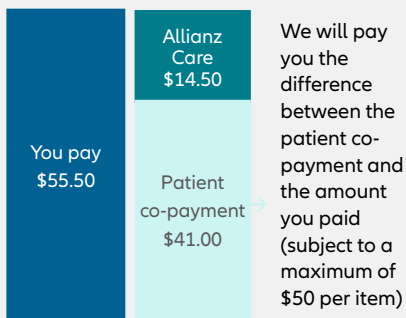
SCENARIO 1: MAXIMUM OF \$50 PER PRESCRIBED MEDICINE

Medicine cost: \$55.50

Your doctor prescribes you a medicine which costs you \$55.50.

We will pay you \$14.50* and the patient co-payment will not be reimbursed.

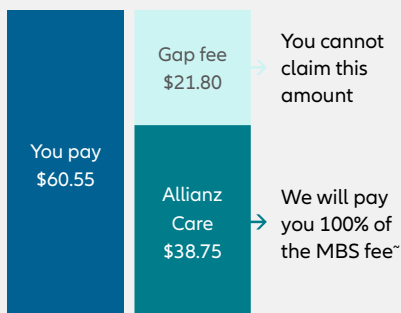
*This amount is subject to change. Please refer to www.pbs.gov.au for further details.



SCENARIO 2: DOCTOR/ SPECIALIST VISIT - 100% OF MBS FEE

You visit a doctor at your local clinic who charges you \$60.55. Coverage is 100% of the MBS fee so we will pay you \$38.75*

MBS item 23: Attendance by a general practitioner (doctor's visit) MBS fee: \$38.75



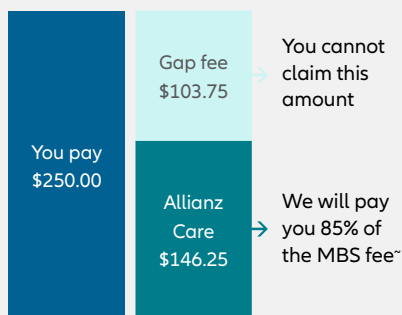
*This amount is subject to change. Please refer to www.mbsonline.gov.au for further details.

SCENARIO 3: RADIOLOGY - 85% OF MBS FEE

You have an Ultrasound out of hospital and pay \$250. Coverage is 85% of the MBS fee so we will pay you \$146.25*

MBS Item #55276: Ultrasound

MBS fee: \$169.50



*This amount is subject to change. Please refer to www.mbsonline.gov.au for further details.

DISCLAIMER

This document provides a summary of information and benefits for OSHC. For the full exclusions, waiting periods, limitations, terms and conditions of OSHC, please read the Policy Document at www.allianzcare.com.au/en/policy-wording-documents/. For more information about the MBS visit www.mbsonline.gov.au.

- * The **Medicare Benefits Schedule (MBS)** is a large list of medical procedures and services. Each medical procedure and service has a fee set by the Australian government. This is known as the "MBS fee". Some providers charge only the MBS fee; other providers can charge more than the MBS fee, which creates a gap fee. You should always check with your provider if they charge a gap fee before incurring any costs.
- ** If your prescription is listed on the **Pharmaceutical Benefits Scheme (PBS)**, you need to pay the first \$41.00 of costs (PBS patient co-payment amount is subject to change). You can make a claim for any prescription listed on the PBS that costs more than \$41.00. Allianz Care Australia will reimburse up to \$50 per prescribed medicine.

WHAT IS NOT COVERED?

Extras services are not covered. These include:

- Dental
- Physiotherapy and chiropractic services
- Contact lenses and eye glass prescriptions.

HOW CAN I GET EXTRA COVER?

If you want extra cover for the above services which are not covered by Allianz Care Australia, visit our website to view your options: www.allianzcare.com.au. OSHC Extras is provided by Peoplecare Health Limited.

WHAT IF I HAVE A PRE-EXISTING MEDICAL CONDITION?

Some students arrive in Australia with pre-existing medical conditions.

A pre-existing medical condition is an illness or health issue you had during the 6 months before

you arrived in Australia, or the 6 months before your student visa was granted (whichever was later).

Even if you didn't know you had a condition or you didn't see a doctor about it, our medical practitioners may find you showed signs or symptoms of it.

The Standard OSHC policy includes a **12-month waiting period** for the treatment of most pre-existing conditions (Pre-existing mental health conditions have a 2-month waiting period). This means if you receive treatment for your condition during the relevant waiting period, you cannot claim for the costs unless your claim relates to emergency treatment.



FEELING SICK? HERE IS WHAT TO DO

In Australia, we see a local doctor (or General Practitioner, known as a GP) when we are sick.

You can make an appointment with any GP in a medical centre across Australia.

In Australia, you only go to hospital in an emergency situation – that is, if you have a severe illness or injury that threatens your life or limbs.

For medical emergencies only, call 000 or go to the emergency department of your nearest public hospital.

IF YOU ARE FEELING SICK, WE HAVE MANY OPTIONS FOR YOU TO SEE A DOCTOR:

Large network of Direct Billing Doctors	<p>You can Find a Doctor nearby on our website www.allianzcare.com.au or the Allianz MyHealth mobile app</p> <ul style="list-style-type: none">– These doctors make the claim for your benefit directly– If you are visiting one of our direct billing providers, you may not need to pay anything– Simply book an appointment, show them your OSHC e-membership card and the medical provider will collect the payment directly from Allianz Care Australia
Allianz Care Australia telehealth service	<p>Download the Allianz Care Australia telehealth service powered by Doctors on Demand to speak to a doctor via video or phone call</p> <ul style="list-style-type: none">– No out of pocket expenses or additional costs– On call 24 hours, 7 days a week– Access to a range of prescriptions– Quick access to medical certificates– To learn more about the service visit www.allianzcare.com.au
After hours GP home visits bulk billed	<p>Call 13 SICK (13 74 25) for out of business hours consultations</p> <p>From 4pm weekdays, 10am Saturdays, all day Sunday and public holidays – call or book online and they will generally call you back within 10 minutes</p> <p>www.homedoctor.com.au</p> <p>Download the Home Doctor app and register</p>

NEED SOME MEDICAL ADVICE?

24/7 ASSISTANCE HELPLINE

You can get medical advice over the phone 24 hours a day, 7 days a week. Just call **1800 814 781**.

If you feel sick, you will be able to speak to a doctor or nurse who can give you advice about your symptoms. You can also find out where your nearest hospital is, get legal advice and get interpreting help.



HOW TO CLAIM

If your doctor or medical provider is not part of our direct billing network, you will need to pay your bill and then make a claim to Allianz Care Australia so we can reimburse your costs.

There are a number of simple ways to do this:

1. Allianz MyHealth app

Submit a claim in the app, where you can upload photos of your receipt



2. Manual Claim

- Complete a claim form, then scan and email to us along with your original receipt
- Often used to unpaid accounts, where the benefit is paid to the medical service provider

3. Online Claim

Electronic lodgement using our interactive form on the website.

Visit www.allianzcare.com.au

If you need help making a claim.

Visit the online Help Centre at www.allianzcare.com.au.

For online services and information including:

- Customer service locations
- Find a doctor
- Claiming
- Health and wellbeing and other information

Visit www.allianzcare.com.au

Member services and general enquiries

13 OSHC (13 6742)

Claims

1800 651 349

24/7 assistance helpline

Medical, legal and interpreting services in emergency situations

1800 814 781

This insurance is arranged and managed by

AWP Australia Pty Ltd

ABN 52 097 227 177

Trading as Allianz Care Australia

Level 16, 310 Ann Street, Brisbane QLD 4000

PO Box 162, Toowong QLD 4066

Australia

Phone in Australia: 13 OSHC (13 67 42)

From overseas: +61 7 3305 8841

oshc@allianzcare.com.au

Allianz Care Australia Overseas Student Health Cover policies are authorised under a Deed entered into between Peoplecare Health Limited ABN 95 087 648 753 and the Australian Government through the Department of Health. Peoplecare Health Limited ABN 95 087 648 753 is a private health insurer under the Private Health Insurance Act 2007 (Cth) and is the underwriter of the Allianz Care Australia Overseas Student Health Cover.

Last update as of November 2020. Information is correct at time of printing. For latest information visit www.allianzcare.com.au