

Allianz Global Assistance

# Overseas Student Health Cover

Support when you  
need it

Global Assistance

Allianz 

# Welcome to OSHC

While you are away from your home country, accidents and illness may happen, resulting in expensive medical costs.

In Australia, Overseas Student Health Cover (OSHC) is a mandatory requirement of your student visa. 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 you can easily access medical services while you are in Australia – so you can focus on your studies and enjoying your time here.

## In this brochure

This brochure gives you important information on OSHC with Allianz Global Assistance (AGA). It will help you understand your cover and the services available to you.

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# Your OSHC membership

You can find information about your OSHC membership using our mobile app 'My OSHC Assistant' or International Health website. You can use these services to:

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

## International Student Health Cover to make your stay in Australia easier

**Step 1 for OSHC & OVHC** – Validate your Policy & create a password

Visit [www.allianzassistancehealth.com.au](http://www.allianzassistancehealth.com.au)



**Step 2 for OSHC** – Download the My OSHC Assistant app

Easy access to your e-card and other membership tools



**Step 3 for OSHC & OVHC Visitors Plus** –

Download Doctors on Demand app

Access a doctor anytime / anywhere

Video consultations covered by your OSHC or OVHC Visitors Plus policy



Your **policy number** is often your student ID followed by your institution acronym. For example, student ID 12345678 at Macquarie University) would be 12345678MU. Enter an **email address** that is unique to you where a security code can be sent.

## Your OSHC e-membership card

You will find your e-membership card on the My OSHC Assistant app.

This card shows your AGA membership number. If you use your OSHC benefits at one of our medical service providers, you will need to show them your e-membership card. Simply open My OSHC Assistant, select **My Policy** and show them the e-membership card on the screen.



## Don't have the app?

If you don't have the My OSHC Assistant app, you can order a physical membership card. We will post it to your Australian residential address.

Log in to your account at [www.allianzassistancehealth.com.au](http://www.allianzassistancehealth.com.au) and select **Order a membership card**. Check your Australian address is correct and submit your request. A screen will confirm your submission was successful.

If you use your OSHC benefits at one of our medical service providers, you will need to show them your membership card. You may also need to provide photo ID.

Keep your card somewhere safe, like your wallet. If you have an emergency, you can call the helpline telephone number on the back of the card.

App Store is a trademark of Apple Inc., registered in the U.S. and other countries. Google Play is a trademark of Google Inc.

# 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.

<b>Doctor visits</b>	In Australia your local doctor is called a general practitioner (GP). Visits to a bulk billing doctor are covered fully or there may be a gap.	<b>100% of MBS fee*</b>
<b>Hospital</b>	If you need to go to hospital, you are covered for treatment and accommodation.	<b>100% of MBS fee*</b>
<b>Emergency ambulance</b>	We will pay for ambulance transport with an approved ambulance service when medically necessary for admission to hospital.	<b>100%</b>
<b>Prescription medicine</b>	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.	<b>You will need to pay for the medicine first. Limits apply.</b>
<b>Pathology</b>	We will help you pay for pathology services.	<b>85% of MBS fee*</b>
<b>Radiology</b>	We will help you pay for radiology services.	<b>85% of MBS fee*</b>
<b>Surgically implanted prostheses</b>	We will help you pay if you have a prosthesis fitted as part of your hospital treatment.	<b>100% of the minimum benefit on the Federal Government's prostheses list</b>

\* The **Medicare Benefits Schedule (MBS)** is a large list of medical procedures and services. Each one has a fee set by the government.

Some providers charge only the MBS fee – these are usually called 'bulk billing' providers. Other providers charge more than the MBS fee, called the 'gap fee'.

For example, you have a 10-minute consultation with a GP. The current MBS fee for this service is \$37.05 (MBS fees change annually, please check MBS online for further details). OSHC pays 100% of the MBS fee for GP visits, so you can claim \$37.05.

If the doctor charges you more than \$37.05, you cannot claim the difference and will be a cost to you. You can ask about the costs when you make an appointment.

For more information about the MBS visit [www.mbsonline.gov.au](http://www.mbsonline.gov.au).

\*\* If your prescription is listed on the **Pharmaceutical Benefits Scheme (PBS)**, you only need to pay a maximum of \$38.80 for it. You can make a claim for any prescription listed on the PBS that costs more than \$38.80 (amount subject to change). OSHC will reimburse up to \$50 for each prescription.

For example, you are prescribed medicine that costs \$60. You must pay for the medicine at the time of purchase, but OSHC will cover the difference between your payment of \$38.80 and the medicine cost of \$60. You will receive \$21.20 back.

For more information about the PBS visit [www.pbs.gov.au](http://www.pbs.gov.au).

## What is Medicare?

In Australia, health care is made up of a mixture of services funded by the Australian Government and private health insurance. Eligible Australian residents are automatically covered for many hospital and medical costs under the Government's Medicare scheme, but many Australians choose to take out additional cover through the private health care system. For further information, visit our website [www.allianzassistancehealth.com.au/en/student-visa-oshc/](http://www.allianzassistancehealth.com.au/en/student-visa-oshc/)

## Gap Fees explained

You'll have to pay a gap fee if the amount the medical provider charges is more than the benefit you're entitled to under your cover. You'll need to pay the gap fee yourself – you won't be able to claim that amount.

We recommend you call your doctor before your appointment to get an idea of what it will cost you. For further information on gap fees, visit our website [www.allianzassistancehealth.com.au/en/student-visa-oshc/](http://www.allianzassistancehealth.com.au/en/student-visa-oshc/)



## What is not covered?

Extras services are not covered. These include:



Dental



Physiotherapy and chiropractic services



Contact lenses and eye glass prescriptions.

We can provide access to affordable extra cover for these services through Peoplecare. For all general exclusions, please refer to section 1 of our Standard and Essentials Policy documents that can be found on our website [www.allianzassistancehealth.com.au/en/student-visa-oshc/cover/](http://www.allianzassistancehealth.com.au/en/student-visa-oshc/cover/).

### 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.

There is a **12-month waiting period** for the treatment of most pre-existing conditions. (Pre-existing mental health conditions generally 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 and you will need to pay the entire amount.

# Feeling sick? Here's what to do

In Australia, we see a local doctor (or General Practitioner known as a GP) when we are sick. We only go to hospital in an emergency situation – that is, if we have a severe illness or injury that threatens our lives or limbs.

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

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

The emergency department treats life-and limb-threatening emergencies.

## Direct billing

When you are sick, you want help quickly. AGA has more than 550 direct billing providers around Australia, making it easy to find a doctor close to where you live. These doctors make the claim for your benefit directly. This is easy and convenient.

If you are visiting one of our direct billing providers, you do not need to pay anything, or may only need to pay a small amount (a gap fee). Please check when you make an appointment. Show your OSHC membership card and the medical provider will collect the payment directly from AGA.

## 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.

## What to do when you're sick, find a doctor

GP Visit	At Home	By Phone
<p>Find a GP using the <b>Find a Doctor tab on the website or My OSHC Assistant app.</b></p> 	<p><b>After hours GP Home Visits Bulk Billed</b></p> <p>From <b>4pm</b> weekdays, <b>10am</b> Saturdays, all day Sunday and public holidays – book online and they will call you back within 10 minutes</p>  <p><b>Call 13 SICK (7425)</b></p> <p><b>Book online <a href="http://homedoctor.com.au">homedoctor.com.au</a></b></p> <p><b>Download the app and register</b></p>	<p><b>To access a doctor by video or phone:</b></p> <ul style="list-style-type: none"> <li>➤ Visit <b><a href="http://doctorsondemand.com.au">doctorsondemand.com.au</a></b></li> <li>➤ Click 'Redeem a benefit'</li> <li>➤ Enter your membership number</li> <li>➤ Book in your consultation or request a repeat prescription</li> </ul>  <p><b>Download the FREE Doctors on Demand App!</b></p>



## How to claim

If your provider is not part of our direct billing network, you need to pay your bill and then make a claim to AGA so we can reimburse your costs.

There are a number of simple ways to do this:

### 1. Online Claim

- Simple electronic lodgement using our My OSHC Assistant app

### 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. Cash Claim

- Processed by the on-campus representative (limited to \$105 in benefits payable)
- Redeemable at Australia Post outlets

If you need help making a claim, your AGA campus representative will be happy to help.

**For online services and information including:**

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

Visit [www.allianzassistancehealth.com.au](http://www.allianzassistancehealth.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 Global Assistance  
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Locked Bag 3001, Toowong QLD 4066  
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From overseas: +61 7 3305 8841  
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Allianz Global Assistance 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 and Ageing. 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 Global Assistance Overseas Student Health Cover.