

## Overseas Student Health Cover (OSHC)

Join one of Australia's largest OSHC providers

### Why choose Allianz Care Australia?



#### Access our extensive health network

If something happens you can rely on our national network of hundreds of direct billing medical providers.



#### 24/7 medical, mental health and safety support with Sonder

Sonder offers students 24/7 confidential support for safety, medical, and mental health concerns through the mobile app, chat, phone, or in-person.



#### 24/7 Emergency helpline

We are ready to help whenever you need us with our 24/7 emergency assistance service for members.



#### Allianz MyHealth App

Making it easy to submit a medical claim or access your policy documents at the touch of a button, anytime, anywhere.



#### On-campus support

Our caring and supportive on-campus team are committed to delivering best in class international health services to students.



#### Pregnancy

No waiting period for pregnancy related conditions when you purchase OSHC Essentials policy.

### OSHC Essentials inclusions

OSHC includes many general health services and gives you a level of cover similar to the benefits Australians get from Medicare.

SERVICE	WHAT IS COVERED <sup>^</sup>
Doctors (GPs) outside of hospital	100% of the MBS fee
Medical specialists outside of hospital	85% of the MBS fee
Hospital treatment and accommodation	100% of insurable costs
Emergency ambulance	100% of the costs
Medical repatriation to the member's home country in the event of a serious illness, injury, medical condition or death	Up to a maximum benefit of \$100,000 per policy
Prescription medicine	We will pay the difference between the PBS patient co-payment and the amount you paid for the medicine (up to \$50 per item). Annual limits apply.
X-rays and blood tests	85% of the MBS fee
Medical Devices and Human Tissue Products	100% of the minimum benefit of the Prescribed List of Medical Devices and Human Tissue Products

<sup>^</sup> Waiting periods, exclusions, limitations and terms and conditions apply. See the policy document for details online at [allianzcare.com.au](http://allianzcare.com.au)

# OSHC Essentials policy coverage

## Hospital services covered under the policy

TREATMENT TYPE	WAITING PERIOD
✓ Rehabilitation	Nil*
✓ Hospital psychiatric services	Nil
✓ Palliative care	Nil*
✓ Brain and nervous system	Nil*
✓ Eye (including cataracts)	Nil*
✓ Ear, nose and throat	Nil*
✓ Tonsils, adenoids and grommets	Nil*
✓ Bone, joint and muscle	Nil*
✓ Joint reconstructions	Nil*
✓ Kidney and bladder	Nil*
✓ Male reproductive system	Nil*
✓ Digestive system	Nil*
✓ Hernia and appendix	Nil*
✓ Gastrointestinal endoscopy	Nil*
✓ Gynaecology	Nil*
✓ Miscarriage and termination of pregnancy	Nil
✓ Chemotherapy, radiotherapy and immunotherapy for cancer	Nil*
✓ Pain management	Nil*
✓ Skin	Nil*
✓ Breast surgery (medically necessary)	Nil*
✓ Diabetes management (excluding insulin pumps)	Nil*
✓ Heart and vascular system	Nil*
✓ Lung and chest	Nil*
✓ Blood	Nil*
✓ Back, neck and spine	Nil*
✓ Plastic and reconstructive surgery (medically necessary)	Nil*
✓ Dental surgery (medically necessary)***	Nil*
✓ Podiatric surgery (provided by a registered podiatric surgeon)	Nil*
✓ Implantation of hearing devices	Nil*
✓ Joint replacements	Nil*
✓ Dialysis for chronic kidney failure	Nil*
✓ Pregnancy and birth	Nil
✓ Weight loss surgery	Nil*
✓ Insulin pumps**	Nil*
✓ Pain management with device	Nil*
✓ Sleep studies	Nil*

\* 12 month waiting period for pre-existing conditions

\*\*Insulin pumps covered under Prescribed List of Medical Devices and Human Tissue Products

\*\*\*Excludes cosmetic dentistry

**Please note:** Allianz Care Australia does not pay any benefits towards the cost of cosmetic surgery/procedures e.g. surgery that isn't clinically necessary and which an MBS item is not billable.

## Excluded hospital services

✗ Assisted reproductive services

## Out of hospital benefits

OUTPATIENT SERVICES	WAITING PERIOD
✓ General practitioner visits - outpatient services	Nil
✓ Specialist visits - outpatient services	Nil*
✓ Pathology	Nil*
✓ Radiology	Nil*
✓ Allied health services	Nil*
✓ Pregnancy and birth - outpatient services	Nil
✓ Prescription medicine (out of hospital)	Nil*

\* 12 month waiting period for pre-existing conditions

## Pre-existing conditions

A pre-existing condition is defined in our policy wording documents as:

- the person has an ailment, illness or condition; and
- in the opinion of a medical practitioner appointed by us, the:
  - signs or symptoms of that ailment, illness or condition existed
  - at any time in the period of 6 months ending on the day on which the person became insured under the policy.

**No waiting period will apply if you receive any of the following types of treatment:**

- general practitioner services;
- care or treatment for a psychiatric condition;
- or - where our medical practitioner certifies that you or your dependant require emergency treatment in Australia.

## Medicare Benefits Schedule (MBS) fees explained

The Medicare Benefits Schedule (MBS) is a list of medical services (e.g. a standard consultation with a GP or surgery in hospital) subsidised by the Australian Government with a fee (known as a 'schedule fee') payable for each item.

The schedule fee is the amount the government considers appropriate for one of these services and determines the amount that Australians receive when they claim a medical service through Medicare.

Visit [mbsonline.gov.au](http://mbsonline.gov.au) for more information.

## Out of pocket expenses

You must pay any difference between the benefit we pay and the actual fee charged by the doctor, known as an out-of-pocket expense.

For example, if the MBS fee for a general practitioner (GP) consultation is \$42.85 and you visit a doctor that charges \$50. As your OSHC policy pays 100% of the MBS fee for GP consultations, your policy benefit amount is \$42.85. As the cost to visit the doctor is \$50 your out-of-pocket cost would be \$7.15 (\$50 less the policy benefit amount of \$42.85).

For more examples of out of pocket expenses please refer to our simple guide at [allianzcare.com.au/en/policy-wording-documents](http://allianzcare.com.au/en/policy-wording-documents). MBS fees change yearly, please refer to [mbsonline.gov.au](http://mbsonline.gov.au) for current fees.

## Waiting periods

A waiting period is the time you need to wait before a benefit is available. You can claim for benefits available on your policy for expenses incurred after the waiting period has ended.

Waiting periods may apply to a policy if claiming medical costs related to pregnancy, or pre-existing conditions. The waiting periods will differ depending on which OSHC policy you have purchased. Applicable waiting periods can be found in our policy wording documents.

## Essentials cover

- ✓ No waiting period for general practitioner services, care or treatment for a psychiatric condition, pregnancy-related conditions or emergency treatment
- ✓ 12 month waiting period for all other pre-existing medical conditions

**The waiting period is calculated from:**

- the date you or your dependant arrived in Australia; or
- the date your student visa was granted, whichever is the later date.

For more information refer to the applicable policy wording document at [allianzcare.com.au/en/policy-wording-documents](http://allianzcare.com.au/en/policy-wording-documents)

## When you need support, we are here



Our range of health and wellbeing tools are available to Allianz Care OSHC members and are designed to make your life in Australia easier by providing 24/7 support, personal advice and more.



### Allianz MyHealth App\*\*

- ✓ Easy access to your OSHC policy documents
- ✓ Submit a medical claim
- ✓ Check the status of your claims
- ✓ Access emergency services numbers



### Allianz Care Telehealth – powered by Doctors on Demand\*\*\*

- ✓ See a doctor without leaving home
- ✓ 24/7 video and phone consults from your phone, tablet, or laptop
- ✓ Qualified Australian based doctors
- ✓ Repeat prescriptions and select medications can be delivered to home



### Sonder: Active care – your way#

- ✓ On demand safety, medical and mental health services
- ✓ Network of professionals available 24/7
- ✓ Assess any situation and offer solutions and support
- ✓ Assistance over the phone, via chat or in-person



**24/7 Emergency helpline 1800 814 781**

**[allianzcare.com.au](https://allianzcare.com.au)**



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