

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.



Innovative health and wellbeing tools

Our range of apps and tools is designed to make life easier by providing 24/7 support, personal advice and more.



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 [^]
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
Surgically implanted prostheses	100% of the minimum benefit of the Federal Government's prostheses list

[^] Waiting periods, exclusions, limitations and terms and conditions apply. See the policy document for details online at 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 The Prostheses List

***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 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 \$39.75 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 \$39.75. As the cost to visit the doctor is \$50 your out-of-pocket cost would be \$10.25 (\$50 less the policy benefit amount of \$39.75).

For more examples of out of pocket expenses please refer to our simple guide at allianzcare.com.au/en/policy-wording-documents

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

Allianz Care

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 – placing care in students' hands#

- ✓ On demand safety and wellbeing 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



Allianz Care Australia Overseas Student Health Cover policies are authorised under a Deed entered into between Peoplecare Health Limited and the Australian Government through the Department of Health and Aged Care. Allianz Care Australia Overseas Student Health Cover is managed by AWP Australia Pty Ltd ABN 52 097 227 177 trading as Allianz Care Australia. Peoplecare Health Limited ABN 95 087 648 753, a private health insurer under the Private Health Insurance Act 2007 (Cth), is the underwriter of Allianz Care Australia Overseas Student Health Cover policies. App Store and the Apple logo are trademarks of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC. **The Allianz MyHealth App is only accessible to dependants over the age of 18 years old and OSHC single policyholders over the age of 16. ***The cost of any medicines and delivery fees is payable by the member. Terms and conditions apply. For details see: allianzcare.com.au/en/doctors-on-demand/terms.html *Only available to OSHC members aged 18 and above. #Sonder is available to Allianz Care Australia OSHC policyholders who have purchased policies from selected education agents and institutions. Visit sonderau.com/allianzcare for eligibility and T&Cs.