



Overseas Student Health Cover

Support when you need it

Welcome to OSHC

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

In Australia, maintaining adequate health insurance is a mandatory requirement of your student visa, unless an exception applies. You must have adequate health insurance for the entire duration of your student visa.

Overseas Student Health Cover (OSHC) is considered adequate health insurance.

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 about OSHC with Allianz Care Australia. It will help you understand your cover and the services available to you.

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Allianz MyHealth App

Carry your OSHC policy in your pocket

The Allianz MyHealth App is packed full of useful information and tools to help you manage your healthcare on the move. Access is fast and offers a range of easy-to-use services.



Submit your claims

It's never been easier to send us your claims - with the app, you just have to enter some key details, photograph your invoices, and click 'submit'.



Access emergency numbers

The MyHealth app offers you immediate access to local emergency services numbers, so you will never be far from help when you need it.



Read your policy

Access your membership card and policy documents at anytime through the app.



Use our health assistant

Created to make your life easier, the health assistant will help you find local equivalents of brand name medicines.

The Allianz MyHealth App is available for download on the Google Play and App Stores



The Allianz MyHealth App is only available to Allianz Overseas Student Health Cover (OSHC) members. App Store and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are trademarks of Google Inc.

Access your OSHC membership

Find information about your OSHC membership using the Allianz MyHealth App or visit allianzcare.com.au

How to access your OSHC membership & benefits

STEP 1:

Download the **MyHealth App** or visit allianzcare.com.au to register, view your policy documents, access your e-membership card or submit a claim.

STEP 2:

Download the **Doctors on Demand App** to speak to a doctor 24 hours a day, 7 days a week, or visit allianzcare.com.au, to find a doctor near you.

If you require assistance with accessing your membership and benefits, please call us on **13 OSHC (13 6742)**.

Note: The Allianz MyHealth App is only accessible to dependants over the age of 18 years old and to single policy holders over the age of 16 years old.



Your OSHC e-membership card

Access your **e-membership** card on the Allianz MyHealth App or login to your Allianz MyHealth account when you visit **allianzcare.com.au**.

Your Allianz Care 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 select 'View Policy' on the Allianz MyHealth App and show the provider your e-membership card.

Your policy number will be provided to you upon purchase of the policy.

Note: To register your policy you must enter your personal email address, this will be used as your username.

Overseas Student Health Cover

John Bloggs

Policy Number: P001658325

Plan Type: OSHC Standard

Start Date: 20 July 2022

End Date: 19 Sep 2022



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 – GPs (out of hospital)	We provide cover if you are visiting a general practitioner (GP). Visiting a doctor from our direct billing network makes it easier for you to claim when you visit a doctor.	We will cover 100% of the Medicare Benefit Schedule (MBS) fee*.
Medical Specialists (out of hospital)	We provide cover if you are visiting a medical specialist outside of hospital.	We will cover 85% of the MBS fee.
Hospital	If you need to go to hospital, you are covered for treatment and accommodation.	<p>We will cover 100% of the charges for medical services provided in hospital. This includes:</p> <ul style="list-style-type: none"> • Public hospital shared ward accommodation for overnight or same-day hospital stays; • intensive care; • post-operative services; • accident and emergency department charges; and • outpatient department charges <p>For private hospital admission, we will cover the amounts specified in the contract for a hospital that has a contracted rate with the Australian Health Services Alliance.</p> <p>If there is no contract, we will cover the applicable minimum benefit as set out in the Private Health Insurance (Benefit Requirements) Rules 2011 (Cth).</p>
Emergency ambulance	We will pay for ambulance transport with an approved ambulance service when medically necessary for admission to hospital or for emergency treatment.	We will cover 100% of costs.
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.	We will pay you the difference between the PBS patient co-payment and the amount you paid for the medicine (subject to a maximum of \$50 per item). Annual limits apply.
Pathology and radiology	We will help you pay for pathology and radiology services.	We will cover 85% of the MBS fee.
Medical Devices and Human Tissue Products	We will help you pay if you have a medical device or human tissue product fitted as part of your hospital treatment.	We will cover 100% of the cost as listed in the Medical Devices and Human Tissue Products Rules.

[^] Waiting periods, exclusions, limitations and terms and conditions apply. See the policy document for details online at allianzcare.com.au

SCENARIO 1: MAXIMUM OF \$50 PER PRESCRIBED MEDICINE

Your doctor prescribes you a medicine which costs you \$57.00.

We will pay you \$25.40 and the patient co-payment will not be reimbursed.

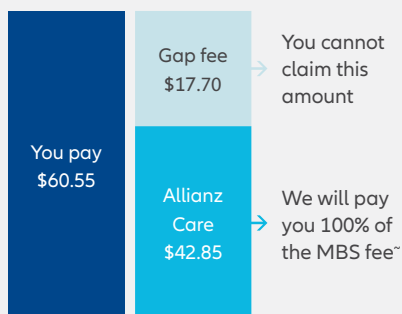
~This amount is subject to change. Please refer to pbs.gov.au for further details.



SCENARIO 2: GP SERVICES

You visit a doctor at your local clinic who charges you \$60.55. Coverage for GP services is 100% of the MBS fee.

MBS item 23: Attendance by a general practitioner (doctor's visit) MBS fee: \$42.85

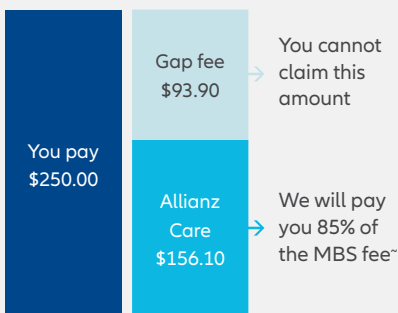


~This amount is subject to change. Please refer to mbsonline.gov.au for further details.

SCENARIO 3: OUT OF HOSPITAL

You have an ultrasound out of hospital and pay \$250. Coverage for out of hospital services is 85% of the MBS fee.

MBS Item #55276: Ultrasound
MBS fee: \$183.65



~This amount is subject to change. Please refer to 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 allianzcare.com.au. For more information about the MBS visit 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. 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 \$31.60 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 \$31.60. Allianz Care Australia will reimburse up to \$50 per prescribed medicine, subject to the annual limits in the policy document.

What is not covered?

- Extra services including dental, physiotherapy, chiropractic services, contact lenses and eye glass prescriptions.
- Services and treatment rendered outside of Australia, including treatment rendered whilst travelling to or from Australia.
- Services and treatment where the medical expenses for the service are for a compensable injury or illness for which the patient's insurer or compensation agency has accepted liability.
- Services and treatment that is not medically necessary including elective cosmetic surgery.
- Pre-existing conditions.

How can I get Extras Cover?

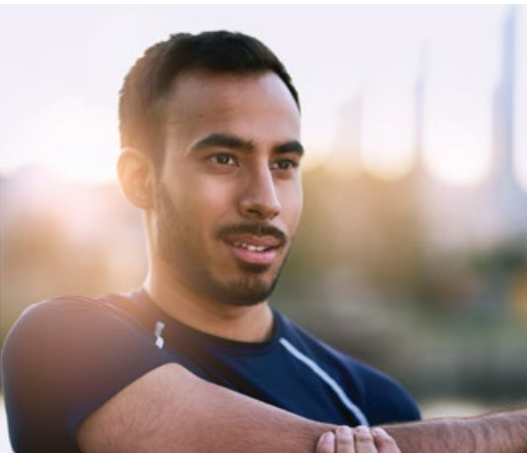
If you want extras cover for things like dental, physiotherapy and contact lenses which are not covered by our OSHC Standard and Essentials products, visit our website to read about OSHC Extras: allianzcare.com.au. OSHC Extras is provided by Peoplecare Health Limited.

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 condition you had during the 6 months before the day on which you became insured under your OSHC policy.

Our Standard and Essentials OSHC policies include a **12-month waiting period** for the treatment of most pre-existing conditions. This means if you receive treatment for your condition during the relevant waiting period, you cannot claim for the costs unless your claim is for emergency treatment as confirmed by our doctor.



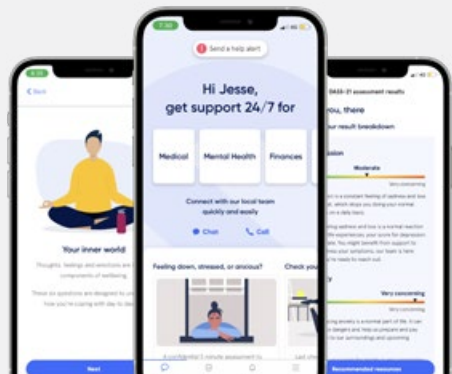


24/7 safety, medical and wellbeing support for Allianz Care Australia OSHC policyholders at no added cost

No issue is too big or small for Sonder. You can live and study comfortably knowing you have access to support **whenever and wherever you need it.**

Sonder can support you with a range of issues, including:

- ✓ Medical concerns
- ✓ Study and exam stress
- ✓ Homesickness and loneliness
- ✓ Mental health concerns
- ✓ Safety concerns
- ✓ Relationship issues
- ✓ Family life and much more...



Here's how Sonder can support you

Popular help topics

Access information or start a live chat on a wide range of topics such as:

- Stress and anxiety
- Financial wellbeing
- Exam stress
- Fatigue and sleep
- Family and relationships

Wellbeing assessments

Quick and easy questionnaires allowing you to reflect on your wellbeing and overall health.

Track my journey

If travelling alone or to an unfamiliar place, Sonder will monitor the progress of your journey until you arrive safely at their destination.

24/7 help alert

Instantly connect with the Sonder team or emergency services.

Live chat or call

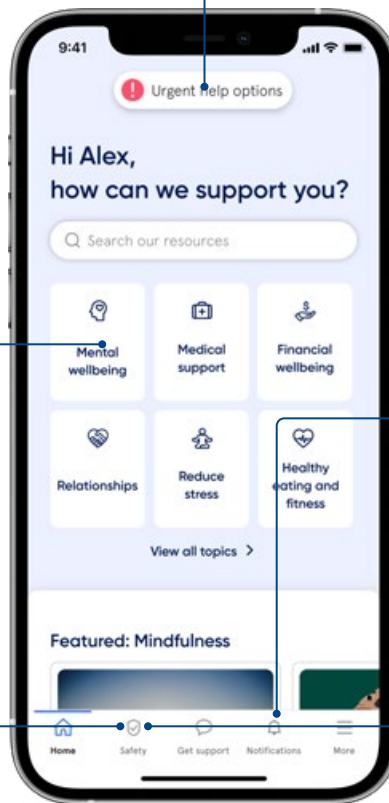
Connect with nurses, psychologists, wellbeing experts and emergency responders directly.

Notifications hub

Sonder constantly scans the environment for events that might impact your safety such as natural disasters, changes or criminal incidents nearby.

Check on me

Sonder's safety team will check you are safe at a time you choose and will be available to support if/when you need it.



Scan the QR code to download the Sonder app now.

Register using the email address linked to your OSHC policy.

Access to Sonder is available to primary Allianz Care Australia OSHC policyholders at no extra cost. Visit sonderau.com/allianzcare for eligibility and T&Cs.

Mental health support

Everyone feels sad or stressed sometimes, but if these feelings last a long time or stop you from enjoying life, it's important to seek help.

Emergency mental health support

If you feel like you or someone you know needs help immediately, there are 24-hour services that can help in a crisis.

- **Lifeline: 13 11 14**
- **Beyond Blue: 1300 22 4636**

General mental health support

If it's not a crisis but you're concerned about your mental health, visit a GP. They can create a mental health treatment plan, giving you access to Medicare Benefits Schedule (MBS) benefits under your Overseas Student Health Cover (OSHC).

Once you have your mental health treatment plan in place, use our Find a doctor tool at allianzcare.com.au to locate a direct billing mental health practitioner near you. Find out more information about our mental health network by searching 'mental health network' at allianzcare.com.au.

24/7 mental health support with Sonder

Eligible customers also have access to 24/7 mental health support with Sonder. Register for the app with the email address you used to purchase your OSHC policy and get around the clock medical, safety and mental health support at the click of a button.

Waiting periods, exclusions, limitations and terms and conditions apply. See the policy document for details online at allianzcare.com.au.

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 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 located near you on our website allianzcare.com.au</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 if the provider does not charge more than the MBS fee.– 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 24/7 telehealth service	<p>Access the Allianz Care Australia telehealth service provided 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 to speak with a doctor.– 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 allianzcare.com.au.

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 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 few simple ways to do this:

1. Allianz MyHealth app

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

2. Online claim

Electronic lodgement using our interactive form on the website.
Visit allianzcare.com.au

3. Manual claim

Complete a claim form, then scan and email to oshc@allianzcare.com.au along with your receipts. This is often used for unpaid accounts, where the benefit is paid to the medical service provider.

If you need help making a claim visit the online Help Centre on our website allianzcare.com.au.



For online services and information including:

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

Visit 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 and Aged Care. 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 January 2025.

For latest information visit allianzcare.com.au