

## Overseas Visitor Health Cover (OVHC)

### Premium Care Workers



OVHC helps pay for medical costs for international workers and visitors

### 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 telehealth powered by Doctors on Demand

See a doctor without leaving home, or get advice on the go – anytime, anywhere.

Not available for Hospital Care Workers and Hospital Care Visitors policies.



#### 24/7 Emergency helpline

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



#### Allianz Care Online Member Services

Manage your policy, submit claims, make payments and update your details at the touch of a button with Online Member Services.

### Premium Care Workers

In-hospital and out of hospital cover with a range of extras benefits including general dental, optical, physiotherapy and more.

#### Product inclusions

SERVICE	WHAT IS COVERED <sup>^</sup>
Hospital treatment and accommodation	100% of insurable costs
Emergency ambulance	100% of the charge for transport by an ambulance provided by or under an arrangement with an approved ambulance service.
General practitioner (GP) visits out of hospital	100% of the MBS fee
Medical specialists outside of hospital	85% of the MBS fee
X-rays and blood tests (pathology and radiology)	85% of the MBS fee
Prescription medicines	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.
Medical devices and human tissue products	100% of the minimum benefit of the prescribed list of medical devices and human tissue products
Medical repatriation (Cover for repatriation to your home country in the event of serious illness, injury or death)	Up to a maximum benefit of \$20,000 per policy

<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)

## Hospital services covered under the policy

TREATMENT TYPE <sup>^</sup>
✓ Rehabilitation
✓ Hospital psychiatric services
✓ Palliative care
✓ Brain and nervous system
✓ Eye (not cataracts)
✓ Ear, nose and throat
✓ Tonsils, adenoids and grommets
✓ Bone, joint and muscle
✓ Joint reconstructions
✓ Kidney and bladder
✓ Male reproductive system
✓ Digestive system
✓ Hernia and appendix
✓ Gastrointestinal endoscopy
✓ Gynaecology
✓ Miscarriage and termination of pregnancy
✓ Chemotherapy, radiotherapy and immunotherapy for cancer
✓ Pain management
✓ Skin
✓ Breast surgery (medically necessary)
✓ Diabetes management (excluding insulin pumps)
✓ Heart and vascular system
✓ Lung and chest
✓ Blood
✓ Back, neck and spine
✓ Plastic and reconstructive surgery (medically necessary)
✓ Dental surgery
✓ Podiatric surgery (provided by a registered podiatric surgeon)
✓ Implantation of hearing devices
✓ Cataracts
✓ Joint replacements
✓ Dialysis for chronic kidney failure
✓ Pregnancy and birth
✓ Weight loss surgery
✓ Insulin pumps
✓ Pain management with device
✓ Sleep studies

## Excluded hospital services

TREATMENT TYPE <sup>^</sup>
✗ Plastic and reconstructive surgery (cosmetic)
✗ Assisted reproductive services
✗ Organ transplant

## Out of hospital benefits

OUTPATIENT SERVICES <sup>^</sup>
✓ General practitioner visits (out of hospital)
✓ Pathology and radiology
✓ Allied health services
✓ Out of hospital specialist visits
✓ Prescription medicine (out of hospital)
✓ Pregnancy and birth (out of hospital)

## 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.

## 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 the difference between the benefit we pay under our policy and the actual fee charged by a medical provider, known as an out of pocket expense. For example, if you are charged \$60 and your OVHC policy benefit is \$42.85, your out of pocket cost would be \$17.15. Please note you cannot claim any out of pocket expenses under your Allianz Care Australia OVHC policy. Please refer to the applicable policy wording document for an overview of product benefits at [allianzcare.com.au/en/policy-wording-documents](http://allianzcare.com.au/en/policy-wording-documents).

## Waiting periods

The following waiting periods apply before these services are covered under your policy:

SERVICES	WAITING PERIOD
Psychiatric, rehabilitative or palliative care	2 months
Pregnancy or pregnancy related conditions	12 months
Pre-existing conditions	12 months

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).

## Hospital excess

The excess is the amount you must pay upfront before a benefit is paid by us for overnight or same day hospital admissions under your policy. The excess is payable once per adult per financial year (1 July – 30 June).

If your policy has a hospital excess payable, you will need to pay the excess amount towards your hospital treatment costs before we will pay any benefit.

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).

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## Extras benefits covered under the policy

SERVICES		BENEFITS + ANNUAL LIMITS	
Benefit	Services	Benefit	Annual Limit
Dental	General dental - preventative, x-rays, basic restorations, basic surgery & extractions	50%	\$500 per person \$1,000 per family
Optical	Glasses Contact lenses	100%	\$150 per person \$300 per family
Physiotherapy	Physiotherapy Occupational therapy Orthoptics (eye therapy)	Initial: \$35 Standard: \$25	\$300 per person \$600 per family
	Exercise physiology Hydrotherapy	50%	
Chiropractic	Chiropractic Osteopathic Services	Initial: \$35 Standard: \$25	\$300 per person \$600 per family
Complementary therapies	Acupuncture Natural therapy Remedial massage Dietetics Chinese medicine consultation	Initial: \$35 Standard: \$25	\$150 per person \$300 per family
Health management programs	Preventative health	50%	\$100 per person \$200 per family

## Waiting periods for your extras

The following waiting periods apply before these services are covered under your policy, and commence from the start date of your policy:

EXTRAS	WAITING PERIOD
<ul style="list-style-type: none"> <li>Services covered by another fund (when transferring directly to a similar level of cover)</li> </ul>	Continuation of cover, with only the need to serve remainder of waiting period
<ul style="list-style-type: none"> <li>Joining the fund</li> <li>Upgrading your cover</li> <li>General dental, physiotherapy, chiropractic, health aids and complementary therapies</li> </ul>	2 months
<ul style="list-style-type: none"> <li>Optical and health management programs</li> </ul>	6 months

### Please note:

This is a summary only and does not provide a full list of services covered. It's always best to give us a call before having any treatment to check exactly what you're covered for or refer to the applicable policy wording document at [allianzcare.com.au/en/policy-wording-documents](https://allianzcare.com.au/en/policy-wording-documents).