OVERSEAS VISITOR
HEALTH COVER

Support when you need it

Allianz ⑪ Care

WELCOME TO OVHC

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

Many visa types require you to have Overseas Visitor Health Cover (OVHC) during your entire stay in Australia. OVHC helps pay for some of your medical costs if:

– You have a tourist or working holiday visa

– You decide to stay in Australia after you graduate

– You are a guardian for a person on a student visa.

OVHC also gives you peace of mind knowing your health will be looked after while you are in Australia – so you can focus on making the most of your time here.

IN THIS BROCHURE

This brochure gives you important information on OVHC with Allianz Care Australia Australia. It is very important to read and understand it.
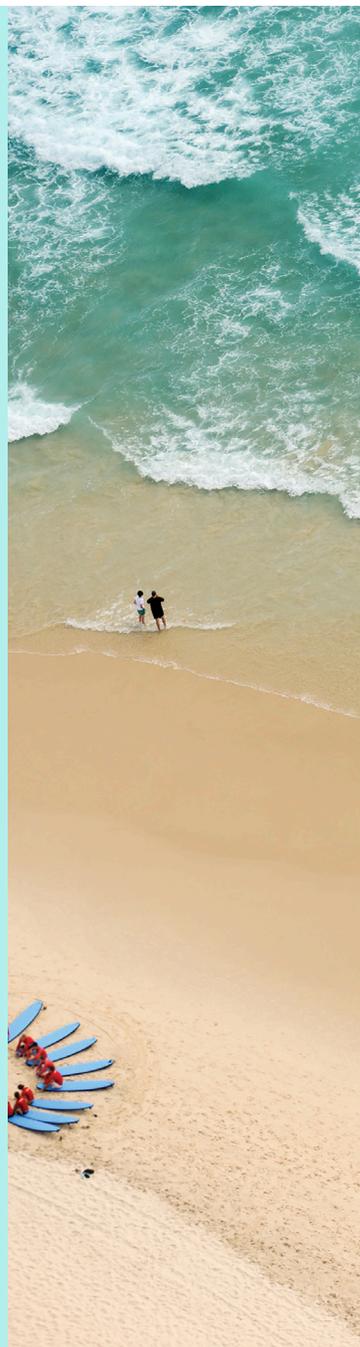
YOUR OVHC MEMBERSHIP

You can find information about your OVHC membership using our website. On the website you can:

– Find a doctor near you using personal preferences for your doctor's gender, language and location. Please note: doctors' visits are not covered under OVHC Budget Working and Budget Visitor's policies. See the policy wording on our website for details.

– View your policy information

– Update your membership details

– Access the Help Centre to access useful information

When you log in for the first time, follow the instructions below:

STEP 1:

Go to www.allianzcare.com.au and click on **Log in** at the top right corner.

STEP 2:

Fill in your personal details and your member details and submit.

The **email address** you use to register must match the email you provided when you arranged your policy. This could be your personal email address or your student email address. It cannot be your agent's address.

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

Please note: the Budget Visitors and Budget Working policy types do not provide cover for GP visits. If you have a Budget Visitors or Budget Working policy, you will have to pay to see a GP. Upgrade your policy and you will be covered or may only have to pay a small amount when you visit a GP.

Find a doctor	**You can find a doctor nearby on our website allianzcare.com.au** – These doctors make the claim for your benefit directly for selected OVHC members – If you are visiting one of our direct billing providers, you may not need to pay anything.
Large Network of Direct Billing Doctors	For all OVHC policy types except Budget Visitors and Budget Working, you can visit one of our direct billing providers, show your OVHC membership card and the medical provider will collect the payment directly from Allianz Care Australia. Please check with your medical provider if they charge a gap fee or not.
Allianz Care Australia telehealth service	**Download the Allianz Care Australia telehealth powered by Doctors on Demand to speak to a doctor via video or phone call** – No out of pocket expenses or additional costs – 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 www.allianzcare.com.au This service is available to all OVHC types except Budget Visitors and Budget Working.
After hours GP Home Visits Bulk Billed	**Call 13 SICK (13 74 25) for out of business hours consultations** From 4pm weekdays, 10am Saturdays, all day Sunday and public holidays – call or book online and they will generally call you back within 10 minutes. www.homedoctor.com.au Download the Home Doctor app and register This service is available to all OVHC types except Budget Visitors and Budget Working.

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 public hospital.

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 get interpreting help.

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 Allianz Care Australia so we can reimburse your costs.

1. Print a claim form from our website

2. Complete the form including your OVHC policy number

3. Email it to ovhcclaims@allianzcare.com.au or post it to us

If you need help making a claim, we are happy to help. You can call us Australia-wide on 1300 727 193.

WHAT IS COVERED

Policy coverage and benefits will vary depending on the level of cover you have selected.

FOR WORKERS:

Budget Working Cover	Standard Working Cover	Mid Working Cover	Top Working Cover
✓ Public Hospital*^	✓ Public Hospital^	✓ Public Hospital^	✓ Public Hospital^
✓ Private Hospital^	✓ Private Hospital^	✓ Private Hospital^	✓ Hospital^
✓ Maternity & Birth^	✓ Maternity & Birth^	✓ Maternity & Birth^	✓ Maternity & Birth^
✓ Rehabilitation^	✓ Rehabilitation^	✓ Rehabilitation^	✓ Rehabilitation^
✓ Ambulance^	✓ Ambulance^	✓ Ambulance^	✓ Ambulance^
✓ Repatriation^	✓ Repatriation^	✓ Repatriation^	✓ Repatriation^
✗ Local Doctor (GP)	✓ Local Doctor (GP)^	✓ Local Doctor (GP)^	✓ Local Doctor (GP)^
✗ Prescribed Medicines	✓ Prescribed Medicines^	✓ Prescribed Medicines^	✓ Prescribed Medicines^
✗ Pathology	✓ Pathology^	✓ Pathology^	✓ Pathology^
✗ Radiology	✓ Radiology^	✓ Radiology^	✓ Radiology^
✗ Other Specialists	✓ Other Specialists^	✓ Other Specialists^	✓ Other Specialists^
✗ General Dental	✗ General Dental	✓ General Dental^	✓ General Dental^
✗ Optical	✗ Optical	✓ Optical^	✓ Optical^
✗ Physiotherpay	✗ Physiotherpay	✓ Physiotherpay^	✓ Physiotherpay^
✗ Chiropractic	✗ Chiropractic	✓ Chiropractic^	✓ Chiropractic^
✗ Complementary Therapies	✗ Complementary Therapies	✓ Complementary Therapies^	✓ Complementary Therapies^
✗ Health Management	✗ Health Management	✗ Health Management	✓ Health^
✗ Podiatry	✗ Podiatry	✗ Podiatry	✓ Management^
✗ Psychology	✗ Psychology	✗ Psychology	✓ Podiatry^
✗ Speech Therapy	✗ Speech Therapy	✗ Speech Therapy	✓ Psychology^
✗ Hearing Aids	✗ Hearing Aids	✗ Hearing Aids	✓ Speech Therapy^
✗ Health Aids & Wellness	✗ Health Aids & Wellness	✗ Health Aids & Wellness	✓ Hearing Aids^
			✓ Health Aids & Wellness^

^This is a summary of the benefits only. Waiting periods, limitations, exclusions, terms and conditions apply. For a full list of benefits per policy visit www.allianzcare.com.au

***Please note** visits to the emergency department that do not result in an in-patient admission are not covered under Budget Working Cover.

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FOR VISITORS:

Budget Visitors Cover	Standard Visitors Cover
$1,000,0000 Annual Limit	$1,000,0000 Annual Limit
✓ Public Hospital*^	✓ Public Hospital^
✓ Private Hospital^	✓ Private Hospital^
✓ Rehabilitation^	✓ Rehabilitation^
✓ Ambulance^	✓ Ambulance^
✓ Repatriation^	✓ Repatriation^
✗ Local Doctor (GP)	✓ Local Doctor (GP)^
✗ Prescribed Medicines	✓ Prescribed Medicines^
✗ Pathology	✓ Pathology^
✗ Radiology	✓ Radiology^
✗ Other Specialists	✓ Other Specialists^

^This is a summary of the benefits only. Waiting periods, exclusions, limitations, terms and conditions apply. For a full list of benefits per policy, visit www.allianzcare.com.au

***Please note** visits to the emergency department that do not result in an in-patient admission are not covered under Budget Visitors Cover.

For online services and information including:

- Find a Doctor
- Claiming
- Health and wellbeing and other information

Visit www.allianzcare.com.au

Member services and general enquiries

1300 727 193

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
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Trading as Allianz Care Australia
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