

Why do I need Overseas Student Health Cover?

While you are overseas, accidents and illness may happen, resulting in expensive medical costs. In Australia, OSHC is a mandatory requirement of your student visa and you must have OSHC for the entire time you are studying here. OSHC also provides you with peace of mind in knowing that your health will be looked after while you are in Australia – so you can focus on your studies!

What does OSHC cover?

Out of hospital medical services	General Practitioner – 100% of MBS fee Pathology – 85% of MBS fee Radiology – 85% of MBS fee
In hospital medical services	100% of MBS fee
Prescription medicines	Must be prescribed by Doctor Must be listed in PBS
Surgically implanted prostheses	100% of minimum benefit as listed on the Federal Government’s prostheses list.
Ambulance services	When medically necessary for admission to hospital or for emergency treatment

What does the Medicare Benefits Schedule mean?

- The Medicare Benefits Schedule (MBS) is a large list of medical procedures and services, referred to as “items”. The Australian government sets the fee for each MBS item. This amount is used to provide rebates (or “benefits”). The same as it is for Australians using the local system called Medicare.
- Providers that charge only the MBS fee (and no more) are called “bulk billing” or “no gap” providers.
- A medical provider can choose to charge a fee that is more than the MBS fee, called a “gap fee”.

Example: A 10 minute consultation with a doctor is known as a “Standard Consultation”, or Item 23 in the MBS. The MBS lists the fee as \$37.05 (subject to change) and the benefit payable by OSHC is 100% of the MBS fee. This means you can claim \$37.05. Any amount over \$37.05 that the doctor charges you will be a cost that you have to pay and which you can’t claim for.

For more information visit: www.mbsonline.gov.au

Prescriptions

You can lodge a claim for any prescription listed on the Pharmaceutical Benefits Scheme (PBS) that costs more than the co-payment of \$38.30 (subject to change). OSHC will reimburse up to \$50 for each prescription.

Example: If your prescription medicine costs \$60, OSHC will reimburse you the difference between the co-payment of \$38.30 (subject to change) and the prescription medicine cost of \$60, in this case \$21.70.

For more information about the PBS visit: www.pbs.gov.au

Ancillary services are not covered



Dental



Physiotherapy
and Chiropractics



Contact lenses and eye glass
prescriptions

To get extra cover, visit www.oshcallianzassistance.com.au and click on “OSHC Extras”.

For online services and information including:

- Customer Service Locations
- Find a doctor
- Claiming
- Health & wellbeing and other information

Visit www.oshcallianzassistance.com.au

Member Services and General Enquiries

13 OSHC (13 6742)

Claims

1800 651 349

24 Hour Emergency Helpline

Medical, legal and interpreting services in
emergency situations

1800 814 781

This insurance is arranged and managed by

Allianz Global Assistance OSHC

AGA Assistance Australia Pty Ltd

ABN 52 097 227 177

Trading as Allianz Global Assistance

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Effective January 2016

Allianz Global Assistance Overseas Student Health Cover policies are authorised under a Deed entered into between Lysaght Peoplecare Limited and the Australian Government through the Department of Health and Ageing. Allianz Global Assistance OSHC is managed by AGA Assistance Australia Pty Ltd ABN 52 097 227 177. Lysaght Peoplecare Limited ABN 95 087 648 753, a private health insurer under the *Private Health Insurance Act 2007* (Cth) is the underwriter of Allianz Global Assistance OSHC policies.



Allianz

Global Assistance

Overseas Student Health Cover

You’re never alone.

When you need support, Allianz Global Assistance
has you covered



Welcome to your OSHC Membership

Everything you need to know about your OSHC policy during your stay in Australia in one simple guide.

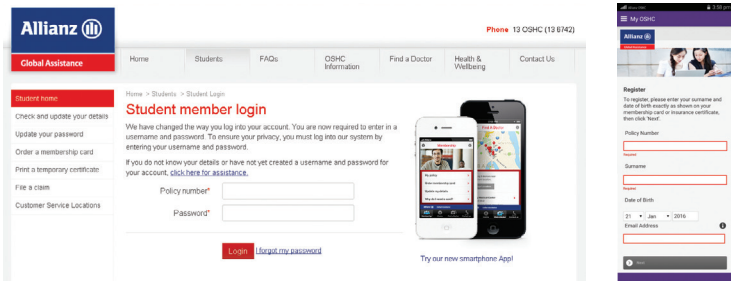
Download My OSHC Assistant from the App Store or Google Play and have easy access to:

- e-Membership card
- Your policy information
- Security PIN set up for your app
- Find a doctor near you
- Medical terms translator
- Make a claim feature and much more



Accessing your OSHC membership

STEP 1: Download and log into your My OSHC Assistant app or visit www.oshcallianzassistance.com.au with your policy number and password. Your policy number will usually be your student number followed by your institution’s acronym. First time users select **‘click here for assistance’** and follow the prompts.



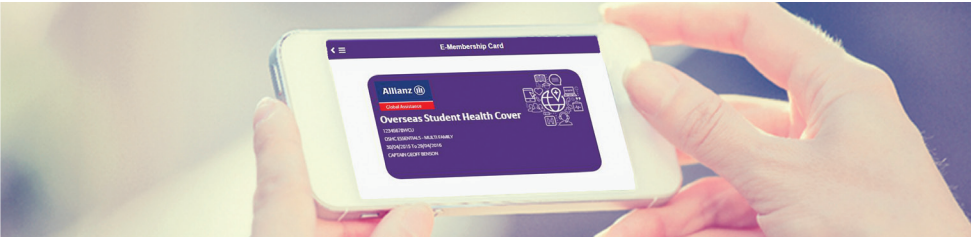
Note: The email address you are using to register online must match the email provided when the policy was arranged for you. This could be your student email address or an email address you provided as the contact. **It cannot be your agent’s email address.** An email will be sent to your account with further instructions.

If the email cannot be matched, you will need to call 13 6742 or visit our local on campus representatives for assistance.

STEP 2: Check your cover details to ensure they are correct. Make sure you update your **passport number** and **nationality**. These details will be checked against your student visa to ensure you are eligible to hold an OSHC policy. If using the app, this can be done by selecting the **‘My Policy’** tile.

Your OSHC membership card

To use your OSHC benefits at any one of our medical service providers, you simply show your e-membership card on your mobile device. To access, log into My OSHC Assistant, select **My Policy** and view **e-membership card**.



Don’t have the app?

You can order a membership card to be posted to your Australian residential address.

Log in to your account at www.oshcallianzassistance.com.au, select **Order a membership card**, check your Australian address details and submit request. A screen will confirm your submission was successful.

Feel Sick - What to do?



In Australia we see a local doctor when we are sick and only go to hospital in an emergency situation.

Find a local doctor by using the “Find a Doctor” tab on the website or on the app. We have in excess of 500 medical providers across Australia.

Our Direct Billing providers will reduce your out of pocket expense and the medical service will complete a claim directly with us for the benefit amount.

Sick outside business hours and can’t wait until the next day?



You can contact our many out of hours doctor services where the **doctor will visit you at your home** during the evening, weekend or public holidays.

If you pay for an account in full and need to claim



- submit your claim using the app or
- use our website for an online claim or
- print a claim form or
- visit our local representative who can assist with small claims on-the-spot or assist you with the claim process

For medical emergencies, always call 000 or go to the accident and emergency department of your nearest public hospital.

Pre-existing Conditions

There is a 12 months waiting period for the treatment of pre-existing medical conditions. A pre-existing condition is any ailment, illness or condition that you had signs or symptoms of (in the opinion of a medical practitioner appointed by the health insurer) that existed during the 6 months before you or your dependant (as the case may be) arrived in Australia, or before the date your Student Visa was granted, whichever is later. It’s not necessary that you or your doctor knew what your condition was, or that the condition had been diagnosed.

A condition can still be classed as pre-existing even if you hadn’t seen your doctor about it before coming to Australia or before your cover starting. Please read the policy document for full details.