

How can I order my membership card?

If you do not receive your card from your Institution, or lose your card, you can follow these step by step instructions to order a card that will be sent to your Australian postal address (your home address) within 5 working days.

Step 1:

Go to www.oshcallianzassistance.com.au and log into the **student** section using your **policy number**, **family name** and **date of birth**. For some institutions, your institution **student ID** number can be entered as the policy number.



Step 2:

Please enter your current Australian address, or check that the existing details are correct.



Use the **'Update your details'** icon to correct any details.

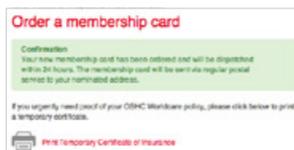
Step 3:

Once all your details are correct, click on **'Order a new membership card'**



CONFIRMATION:

Your membership card and policy document will be posted to the postal address listed within 5 business days.



Print and use the Temporary Certificate of Insurance to visit our Direct Billing doctors or to confirm your OSHC until your membership card arrives.

If your details are unable to be located, contact your Institution to ensure your OSHC Information has been transferred to OSHC, or call us on 13 OSHC (13 6742).

Why do I need Overseas Student Health Cover?

While you are in Australia, unfortunately accidents and illness may happen and medical costs can be expensive.

OSHC is a mandatory requirement of your student visa and you must have OSHC for the entire time you are studying in Australia.

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!

Where can I find all the information I need?

www.oshcallianzassistance.com.au

There are many simple and easy-to-use services on the website, including:

About OSHC

Find frequently asked questions in other languages, including Mandarin, Cantonese, Malay, Japanese, Hindi, Arabic, Indonesian, Thai, Korean, Portuguese and Vietnamese.

Student section

Log in using your **policy number** (or student number), **family name** and **date of birth** to:

- update your current contact details
- order a membership card
- print a temporary certificate
- file a claim.

Information

Download helpful information:

- find a doctor
- customer service locations
- forms – claim and application
- fact sheets
- policy document and members guide
- an introduction to oshc presentation.

If you do need some assistance, our friendly and helpful Members Services Officers are only a phone call away on **13 OSHC** (13 6742).

Need Extras Cover?

OSHC Extra's by Peoplecare offers you the option of basic extras insurance for Dental, Optical, Physiotherapy, Chiropractic and Osteopathic services – which you can purchase in addition to your OSHC cover.

Visit www.peoplecare.com.au/oshc or call **1300 733 676** for further information.

Online services and information

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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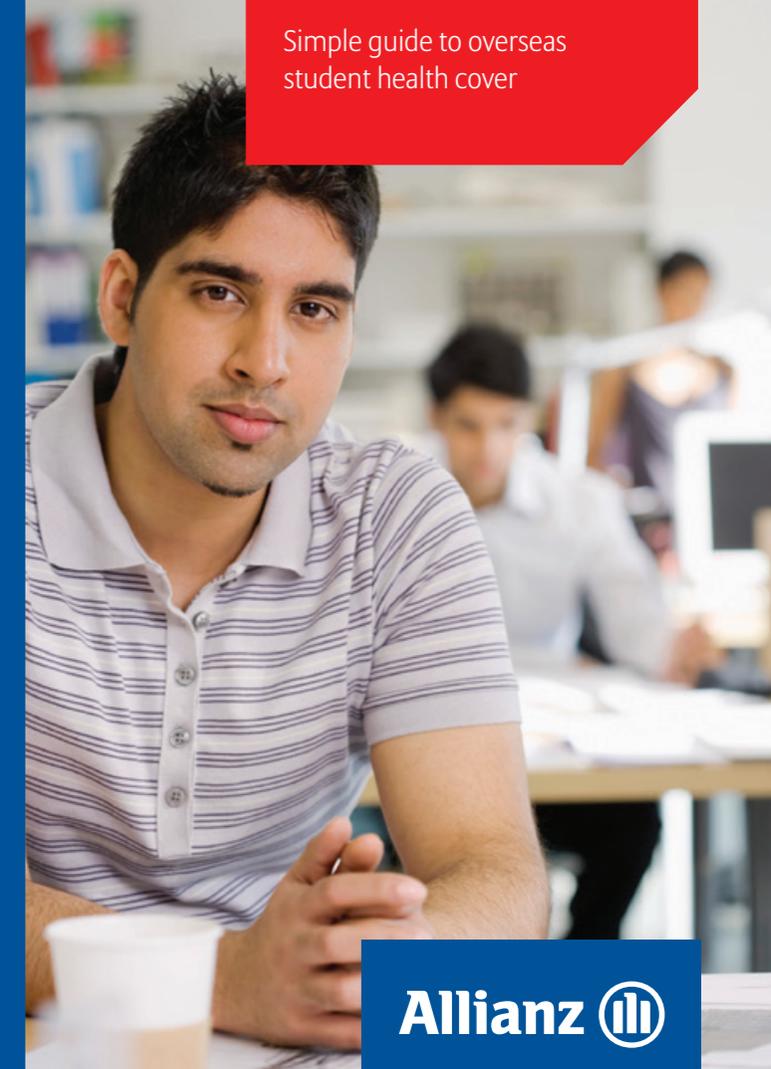
Effective 1 July 2013

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.



Overseas Student Health Cover

Simple guide to overseas student health cover



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What does OSHC cover?

Service	Benefit per service
Out of hospital medical services	
Medical services provided by most general practitioner services	Benefit amount as listed in the Medicare Benefits Schedule (MBS) 100% of the MBS fee*
All other medical services such as pathology and radiology (including specialists)	Benefit amount as listed in the Medicare Benefits Schedule (MBS) 85% of the MBS fee*
In hospital medical services	
Medical services provided in hospital	100% of the Medicare Benefits Schedule fee
Public hospital – admitted patient in shared ward hospital accommodation, same day services, accident and emergency and out-patient medical and post-operative services	The rate determined by State and Territory health authorities for services charged to a patient who is not an Australian resident
Private hospital/registered day hospital facility	100% of the charges for all insurable costs raised by a contracted hospital with a minimum of shared ward accommodation
Prescription medicines	
For prescription medicines prescribed by your doctor. Excludes: medications, drugs or other treatments not prescribed by a doctor or not listed on the PBS	<p>Prescription medicines benefit for expenses exceeding the equivalent of the current Pharmaceutical Benefits Scheme (PBS) patient contribution for general beneficiaries up to a:</p> <ul style="list-style-type: none"> maximum benefit of \$50.00 per prescribed item maximum amount per calendar year for Single cover of \$300 per person maximum amount per calendar year for Family cover of \$600 <p>Each individual in a family has a limit equivalent for a single person as long as the family maximum benefit has not been used. From 1 January 2012, family cover includes both dual family and multi family cover.</p>

* Benefits payable as per the Medicare Benefits Schedule Fee

Service	Benefit per service
Surgically implanted prostheses	
Surgically implanted prostheses and other items included on the Federal Government's prostheses list	100% of the cost as listed on the Australian prostheses list
Ambulance services	
When medically necessary for admission to hospital or for emergency treatment	100% of the charge for transport by an ambulance provided by or under an arrangement with an approved ambulance service when medically necessary for admission to hospital or for emergency treatment.

Please refer to the **Policy Document** and **Members Guide** that applies to the OSHC cover type that you have purchased. These documents set out in more detail what is covered and what is not covered under your OSHC policy, including relevant waiting periods.

What does the Medicare Benefits Schedule (MBS) mean?

- The Medicare Benefits Schedule (MBS) fee is set by the Federal Government and is the same for everyone in Australia.
- The Medical provider can choose to charge the MBS rate or **more than** the MBS rate.

Below are some examples of what is covered and what you may have to pay.

If the benefit payable is 100% of the Medicare Benefits Schedule

Medicare Benefits Schedule fee set by Government	Allianz Global Assistance Benefit Paid 100% MBS
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If the benefit payable is 85% of the Medicare Benefits Schedule

Medicare Benefits Schedule fee set by Government	Payable by student Allianz Global Assistance Benefit Paid 85% MBS
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If the Medical Provider charges more than the MBS, the student is required to make a gap payment

Medical provider invoice	Medicare Benefits Schedule fee set by Government	Gap payable by student	Gap payable by student
		Allianz Global Assistance benefit paid 100% MBS	15% payable by student Allianz Global Assistance benefit paid 85% MBS

How much can I claim for a Prescription Medicine?

Prescription medicine is a medicine that is written for you by your doctor. The medicine must also be listed on the PBS. You can buy your medicine at a pharmacy. A chemist at the pharmacy will read the doctor's instruction and prepare the medicine for you and explain when to take your medicine.

Benefits are only payable on prescription medicines listed within the Pharmaceutical Benefits Scheme (PBS). Medicines purchased over the counter such as headache tablets or cough medicine cannot be claimed.

The PBS patient contribution is a government set base amount that you need to pay first. The rate generally changes once per year. The patient co-payment is a cost to you and cannot be claimed. Allianz Global Assistance will reimburse the amount above this payment. Remember limits apply (refer to your policy wording).

Prescription medicine \$.....	Benefit paid by Allianz Global Assistance Pharmaceutical Benefits Scheme co-payment payable by student
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Feeling sick and need to see a doctor?

Allianz Global Assistance has direct billing arrangements with many medical providers throughout Australia.

If you are feeling sick and not in a medical emergency situation, you should make an appointment with a doctor at your local medical practice.

If you choose to attend a medical practice that is an Allianz Global Assistance OSHC direct biller, they can send the bill directly to Allianz Global Assistance so that you only have to pay any gap fee charged by the medical practice, not the whole amount of the bill.



*Some medical centres may charge more than the MBS fee. Gap payments cannot be claimed and are payable by you.

You can find your local direct biller using 'Find a doctor' online at www.oshcallianzassistance.com.au

There are google maps to help you find the location and information about the medical provider.

If you visit a direct billing doctor, you must show your valid OSHC membership card (or certificate of insurance) **and** photo ID.

You can attend any medical practice or doctor in Australia. In most cases, you would be required to pay the bill, and submit a claim to Allianz Global Assistance in order to get your benefit.

Easy claiming with Allianz Global Assistance

There are three easy ways to claim.

For paid and unpaid claims

Submit a claim form

- Download a claim form or collect one from your Client Service Representative on campus
- Complete the form. Remember to include your membership number
- Attach all the original invoices and receipts and post in your claim to Allianz Global Assistance

Online claim form

- Log into the student section of the website
- Select 'File a claim' and follow the steps to complete the form
- On completion of the claim, you will receive a claim summary. You can either print this off and attach this to your invoices and receipts or you can write the claim number on the top of the original invoices
- Post in all of your original invoices and receipts to Allianz Global Assistance

For paid claims only

Cash Claims

- Bring your original invoices to your local Allianz Global Assistance OSHC Representative who will process your claim
- You will receive an Australia Post voucher which you can take to an Australia Post outlet and redeem it for cash
- Cash claims are available at most major institutions. Visit the customer service locations on the website
- There is a limit of \$105 per invoice, and your medical bill must be paid

Overseas Student Health Cover

Easy claiming

How to submit your claim

Last updated August 2012

Your claiming options

For paid and unpaid bills

Online claims	
Step 1	Go to the website www.oshcallianzassistance.com.au
Step 2	Click on 'Students'
Step 3	Enter your policy number, family name and date of birth
Step 4	Confirm your details
Step 5	Select 'File a Claim' from the menu and follow the prompts
Step 6	Upon successful submission of an on-line claim, a unique claim number will be provided. Write this claim number at the top of each of your tax invoices/receipts
Step 7	Use the pre-paid and pre-addressed envelopes to post the original tax invoices/receipts directly to Allianz Global Assistance
Postal claims	
Step 1	Obtain a hard copy claim form from your educational institution or an Allianz Global Assistance OSHC member service point or download a form from the website
Step 2	Complete the form. Please write clearly and sign the form. Ensure you have clearly written your OSHC policy number on the form
Step 3	Attach your receipts to the claim form
Step 4	Use the pre-paid and pre-addressed envelopes to post the original tax invoices/receipts directly to Allianz Global Assistance

For paid bills only

Cash claims	
A Cash claim is a convenient way of processing your claim on-campus. Cash claims are available at most major institutions. There is a limit of \$105 per invoice, and your medical bill must be paid.	
Step 1	Bring your original receipts to your local Allianz Global Assistance OSHC representative who will process your claim
Step 2	You will receive an Australia Post voucher which you can take to an Australia Post outlet and redeem it for cash

When you submit a PAID account, you will receive your benefit by:

- **Direct debit** into your nominated bank account – make sure that you provide clear and correct details on your claim form.
- **By cheque** – sent to your nominated address – make sure your address details are always up to date.

When you submit an UNPAID account, we will send payment directly to the medical provider.

- Make sure that you submit your account ASAP to ensure the account is processed and the medical provider is paid promptly.

If you visit an Allianz Global Assistance Direct Billing Centre... no claim is needed!

- The medical centre will send directly to Allianz Global Assistance the account for the benefit amount.
- You are responsible for any gap fee which cannot be claimed. That is, any amount that the doctor may charge above the standard government rates.
- Visit the 'Find a Doctor' section of our website to find your closest Direct Biller.

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Frequently asked questions

Why should I lodge a claim on-line when I still need to send the original bills/accounts?

When you lodge on-line, your information is clear and all parts of the claim is completed as an incomplete form cannot be submitted successfully. You can also keep a copy of your claim on your computer for future reference. Accounts/Bills need to be submitted to Allianz Global Assistance for verification and authenticity. Once the accounts have been approved, payment can be completed promptly.

Manual claims are often difficult to read and are incomplete. As a result Allianz Global Assistance needs to return the forms to the student, which means there will be a delay in obtaining the benefit.

How do I know where to find a Medical Provider that Direct Bills?

Visit www.oshcallianzassistance.com.au and go to the 'Student' menu and then click on 'Find a Doctor'. Choose your State and a list of direct billing centres will appear for your area. If you would like to nominate a medical clinic in your local area that may be interested in direct billing, please email Allianz Global Assistance at oshc@allianz-assistance.com.au We cannot guarantee that the medical provider will want to direct bill, but we will certainly try.

If I am having trouble completing the claim form, where can I obtain help?

Contact our OSHC team directly on **13 OSHC** (13 6742) or see your local customer service representative.

What is the quickest way of obtaining my benefit?

- Providing a complete claim form.
- Sending the tax invoices/receipts to Allianz Global Assistance promptly, quoting the claim number when using the on-line claiming function.
- Providing the correct banking details – six (6) digit BSB and a maximum (9) nine digit account number. Direct credit into your bank account is the fastest option.

If I provide my banking details, how can I be sure that I have received my benefit?

Allianz Global Assistance will EFT funds directly into your account and send a benefit advice to tell you when the payment was processed and paid to you. You can check these details against your bank statement.

If I see a direct billing provider who then requires pathology or radiology tests, will the charges be direct billed?

Pathology and radiology charges are separate to the medical service provider charges. There are some pathologists and radiologist that do direct bill Allianz Global Assistance. However you may receive an account where the tests are not direct billed. You will need to submit these to Allianz Global Assistance for benefit payment as soon as possible.

Where do I obtain pre-paid and pre-address envelopes, or other OSHC Allianz Global Assistance forms?

These are available at your educational institution, Allianz Global Assistance OSHC member service point or visit our web site to allow forms to be downloaded. www.oshcallianzassistance.com.au

How long does my claim take to be processed?

Once your completed claim is received by Allianz Global Assistance, the processing time is 10 working days from receipt of your claim. You should allow for postage and bank clearance times to receive your benefits.