

# OVERSEAS STUDENT HEALTH COVER

## Allianz Care Australia

Overseas Student Health Cover (OSHC) is a mandatory requirement for student visa holders. OSHC provides cover to contribute towards the cost of:

- Out of hospital medical treatment
- In hospital medical treatment
- Prescription medicines
- Emergency ambulance assistance

[Allianz Care Australia](#) is EQI's preferred OSHC supplier. If you have requested EQI to arrange your OSHC, EQI will request Allianz Care Australia to create an OSHC policy for you. This will involve disclosure of your personal information to Allianz Care Australia, as agreed by you on your application form. Allianz Care Australia will contact you directly to finalise your OSHC coverage. Your membership card will be available for you on arrival at your host school.

[Click here](#) to see the information brochure for OSHC provided by Allianz Care Australia. In this brochure you will find information on the following topics:

- Why you need OSHC.
- What services OSHC covers.
- Where to find or go for further information and advice.
- How to order another membership card (if lost).
- The Medicare Benefits Schedule (MBS).
- Steps to take to see a doctor.
- How to make a claim.

Please note that OSHC **does not** provide cover for the following products and services:

- Extra medical services such as physiotherapists, osteopaths, chiropractors, naturopaths and other services.
- Over the counter medicines from the pharmacy e.g. Panadol, cough medicine.
- Dentists or optician charges except eye examinations.
- Co-payments.
- Pregnancy claims (there is a 12 month waiting period for pregnancy related services but once the waiting period is served, pregnancy items can be covered as per the MBS).
- Reproduction claims such as services and treatment rendered as part of an assisted reproductive program, including but not limited to in-vitro-fertilisation.
- Transportation services into or out of Australia.
- Any services/treatments:
  - Outside Australia
  - Arranged prior to arrival in Australia
  - Received in the first 12 months for a pre-existing condition
  - Covered by compensation or damage.

These services can be covered through OSHC [Extras cover](#).

### ALLIANZ CARE AUSTRALIA POLICY DOCUMENT AND MEMBERS GUIDE

[Click here](#) to see the latest Policy Document and Members Guide for OSHC health cover with Allianz Care Australia.

## FIND A DOCTOR

**Remember: You should only visit the hospital in an emergency. In all other cases, please visit your local doctor first.**

Use Allianz Care Australia has an [online search tool](#) to find a doctor near you.

If you cannot get to a doctor, Allianz Care Australia offers an online access to qualified doctors via their [Doctors on Demand](#) service.

### 13SICK

Allianz Care Australia has an agreement in place with the [National Home Doctor Service](#) for after-hours medical treatment. Students can call 13SICK after 6.00pm weekdays, after 12.00noon Saturdays, Sundays and public holidays and a doctor will visit the student at their place of residence. This service is bulk billed so there is no cost to the student.

## HOW TO MAKE A CLAIM

For instructions on making a claim, please refer to Allianz Care Australia's [Help Centre - How to Make a Claim](#) and you can access the [Allianz Care Australia claim form](#) here.

Please note that there is a 2-month waiting period for both in-hospital and out-of-hospital treatment for psychiatric pre-existing conditions.

There is also a 12-month waiting period for all pre-existing or secondary related conditions (apart from mental health conditions). A pre-existing condition is an ailment, illness, disability, sign or symptom that existed prior to your arrival in Australia or prior to your student visa being granted.

If you hold a current OSHC policy and attend one of the providers listed in the online search tool who has 'Direct Bill' under additional notes, the bill will be sent directly to Allianz Care Australia and you will not have to pay (unless the clinic charges a gap fee) or submit a claim.

To access Direct Billing please make sure you bring your current membership card with you. Some medical providers may charge you a co-payment. A co-payment is an amount that you will have to pay and that cannot be claimed.

### International Transfer

If students prefer, Allianz Care Australia can arrange a TT to an international account. This will incur overseas transfer charges.

For further information about OSHC, please [click here](#) to direct you to the Allianz Care Australia Help Centre webpage.

## USEFUL RESOURCES

Useful information can be found here - <https://www.allianzcare.com.au/en/faqs.html>

Short animated videos are also available on the [Allianz Care Australia website](#). Topics include general practitioners, pharmacists and medicines, health and wellbeing, mental health and dealing with homesickness.