

OVERSEAS STUDENT HEALTH COVER

Allianz Global Assistance Fact Sheet



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

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

[Click here](#) for details of what is covered through OSHC Extras cover.

Allianz Global Assistance (Allianz) is EQI's preferred OSHC supplier. If you have requested EQI to arrange your OSHC (on your application form), your membership card will be available for you on arrival at your host school.

This factsheet contains some useful information about the services that Allianz OSHC provides to international students.

BACKGROUND INFORMATION

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

- Why you need OSHC

- What services OSHC covers
- Where to find 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

Allianz now has a mobile app [My OSHC Assistant](#) so that you can access your health cover on the go on your phone (iPhone and android). The app includes the following:

- Access your e-membership card
- Update your personal details, including passport number and nationality
- Submit a claim
- Locate the nearest direct-billing doctor using your phone's GPS
- Find the number for our 24-hour helpline or our other contact details
- Medical term translator

To access your policy information or file a claim please log onto the [Student Members](#) web portal. To access this portal, you will need:

- Policy number which is your student ID plus the institution suffix (EQI)
 - Note: Student ID can access the student portal in most cases
- Family name as supplied by the institution
- Date of birth as supplied by the institution

For information on OSHC in other languages, please select from below:

- | | | |
|----------------------------|------------------------------|---------------------------|
| • Chinese | • Vietnamese | • Thai |
| • Hindi | • Malay | • Spanish |
| • Japanese | • Indonesian | |
| • Korean | • Arabic | |

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

ALLIANZ POLICY DOCUMENT AND MEMBERS GUIDE

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

HOW TO MAKE A CLAIM

For instructions on making a claim, please refer to Allianz's [Easy Claiming fact sheet](#).

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.

For more information see page 6 of the [Policy Document and Members Guide](#).

FIND A DOCTOR

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

Use Allianz's [online search tool](#) to find a doctor near you.

If you hold a current OSHC policy and attend one of the providers listed in the online search tool who indicate that they 'Direct Bill' under additional notes, the bill will be sent directly to Allianz 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 can arrange a TT to an international account. This will incur overseas transfer charges.

13SICK

Allianz have an agreement in place with the [National Home Doctor Service](#) for after hour's medical treatment. Students can call 13SICK after 4.00pm weekdays, after 10.00 am 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.

USEFUL FORMS

Below are some useful forms that students may need in order to make a claim through Allianz.

- [Claim Form](#)
- [Refund Form](#)
- [Application Renewal Form](#)
- [Holiday Credit Form](#)
- [Hospital Guarantee Request Form](#)

FREQUENTLY ASKED QUESTIONS (FAQ) FACT SHEETS

Click the relevant topic below for a fact sheet to help you find the answers to FAQs.

- [Prescription Medicines](#)
- [Transferring to Allianz Global Assistance](#)
- [How to order your card online](#)
- [Out of Hospital Benefits](#)
- [Gap fees \(co-payment\)](#)
- [Exam tips](#)
- [How to print your Certificate of Insurance](#)
- [Hospital Guarantee](#)