

# OVERSEAS STUDENT HEALTH COVER

## Allianz Care 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.

### ACCESSING YOUR POLICY INFORMATION

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

- OSHC Policy number
- Family name as supplied by EQI
- Date of birth as supplied by EQI

**Allianz MyHealth App – please note that only students who are 16 years and older can access this app.**

- [Allianz MyHealth App](#) allows you to:
  - 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

## 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.

### **Allianz Care Telehealth – Doctors on demand**

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

## HOW TO MAKE A CLAIM

For instructions, please refer to Allianz's [How to Make a Claim](#).

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.

### **International Transfer**

If students prefer, Allianz can arrange an International Money Transfer to an international account. This will incur overseas transfer fees.

## LINKS TO INFORMATION AVAILABLE ON ALLIANZ WEBSITE

- [OSHC General information](#)
- [Digital services](#)
- [How to make a claim](#)
- [Allianz Care Telehealth - Doctors on Demand](#)
- [Getting Medical Help](#)
- [Understanding Waiting periods](#)
- [General Practitioners](#)
- [Australia's public healthcare system](#)
- [Mental Health](#)
- [Dealing with home sickness](#)
- [Frequent Asked Questions](#)
  - How to make a claim
  - How to login to the student portal
  - What are pre-existing conditions?
  - How to cancel your OSHC policy

- Renewing or extending your student policy
- Buying prescription medicine
- What is a hospital excess?

## HEALTH AND WELLBEING BLOG

- [Accessing Health Care in Australia Hub](#)
- [Physical Health Hub](#)
- [Mental Health Hub](#)
- [Work and Study Hub](#)