

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.

LINKS TO NEW INFORMATION AVAILABLE ON ALLIANZ WEBSITE

The new website link for students is <https://allianzassistancehealth.com.au/en/student-visa-oshc/>

The orientation video for Membership access/My OSHC Phone App is available on the website [here](#), or can be downloaded from Vimeo [here](#).

Other new resources include:

- [Doctors on Demand](#)
- [OSHC Registration for website](#)
- [My OSHC phone app](#) which 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

BACKGROUND INFORMATION

[Click here](#) to see the 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 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

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 which is your student ID plus the institution suffix (EQI, EQIB, EQIG or EQIS)
- 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](#)

[Malay](#)

[Spanish](#)

[Japanese](#)

[Indonesian](#)

[Portuguese](#)

[Korean](#)

[Arabic](#)

[Vietnamese](#)

[Thai](#)

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

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 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.

USEFUL FORMS

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

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

USEFUL VIDEO RESOURCES

Living in Australia: short animated videos are available on the Allianz website.

- [General Practitioners](#)
- [Pharmacists and Medicine](#)
- [Health Care](#)
- [Mental Health](#)
- [Sexual Health](#)
- [Tips for landing a job](#)
- [Water Safety](#)
- [Food tips](#)
- [Doctors on Demand](#)
- [O-week](#)
- [Dealing with home sickness](#)

Additional videos are available [here](#) including: Tips for working in Australia, Things to do – City Guides, Moving to Australia, Public transport, Getting a bank account, Road safety, Phone and internet

FREQUENTLY ASKED QUESTIONS (FAQ)

Click the relevant topic below to help you find the answers to FAQs.

- [Getting Medical Help](#)
- [Prescription Medicines](#)
- [How to order your card online](#)
- [Download My OSHC Assistant App](#)
- [Exam tips](#)
- [How to print your Certificate of Insurance](#)
- [Understanding Waiting periods](#)
- [Helpful Information for Under 18s](#)