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 (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 67 42).

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 67 42).

Need Extras Cover?
OSHCC 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.

Online services and information
www.oshcallianzassistance.com.au
Member Services and General Enquiries
13 OSHC (13 67 42)
Claims
1800 651 349
24 Hour Emergency Helpline
Medical and interpreting services in emergency situations
1800 814 781
This insurance is arranged and managed by Allianz Global Assistance OSHC
ACA Assistance Australia Pty Ltd
ABN 52 097 227 177
Trading as Allianz Global Assistance
74 High Street Toowong QLD 4066
Locked Bag 3001, Toowong QLD 4066
Australia
Phone: in Australia 13 OSHC (13 67 42)
From overseas: +61 7 3305 7000
Fax: +61 7 3305 7009
oshc@allianz-assistance.com.au
www.oshcallianzassistance.com.au
Effective 1 July 2013
Allianz Global Assistance Overseas Student Health Cover policies are authorised under a Deed entered into between Lyssaght Peoplecare Limited and the Australian Government through the Department of Health and Ageing.
Allianz Global Assistance OSHC is managed by ACA Assistance Australia Pty Ltd ABN 52 097 227 177. Lyssaght 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.
What does OSHC cover?

**Service** | **Benefit per service**
--- | ---
**Out of hospital medical services** |  
Medical services provided by most general practitioners 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 to hospital facility | 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

Prescription medicines benefit for expenses exceeding the equivalent of the current Pharmaceutical Benefits Schedule (PBS) patient contribution for general beneficiaries up to a:

- 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

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.

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**Service** | **Benefit per service**
--- | ---
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:

<table>
<thead>
<tr>
<th>Medicare Benefits Schedule fee set by Government</th>
<th>Allianz Global Assistance Benefit Paid 100% MBS</th>
</tr>
</thead>
</table>

If the benefit payable is 85% of the Medicare Benefits Schedule:

<table>
<thead>
<tr>
<th>Medicare Benefits Schedule fee set by Government</th>
<th>Allianz Global Assistance Benefit Paid 85% MBS</th>
</tr>
</thead>
</table>

If the Medical Provider charges more than the MBS, the student is required to make a gap payment

![Medical provider invoice]

**Unit**

- Gap payable by student
- Gap payable by student

![Allianz Global Assistance benefit paid]

- 100% payable by student
- 85% payable by student

---

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 tables 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).

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.

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 all of your original invoices and receipts to Allianz Global Assistance

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

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Simple guide to your overseas student health cover – effective 1 July 2013

*Benefits payable as per the Medicare Benefits Schedule Fee*

*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

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