








What is covered?

OSHC gives you a level of cover that is similar to the benefits Australians get from Medicare. Many general health services are covered by OSHC.

	Service	What's Covered
Doctors and specialists (out of hospital) 	We provide cover if you're visiting a general practitioner (GP) or specialist. Visits to a bulk billing doctor are covered fully or there may be a gap. [^]	100% of MBS fee* for GP visits 85% of MBS fee* for specialists visits
Hospital 	If you need to go to hospital, you are covered for treatment and accommodation. [^]	100% of the MBS fee* for medical services provided in hospital Public hospital shared ward accommodation for overnight or same-day hospital stays Private hospital accommodation (for hospitals that have a contracted rate with Australian Health Services Alliance)
Emergency ambulance 	We will pay for ambulance transport with an approved ambulance service when medically necessary for admission to hospital. [^]	100% of the transport charge
Prescription medicine 	We will help you pay for some prescription medicine if it is listed in the PBS.** Prescription medicine is a medicine a doctor writes a script for you to get from a pharmacy to treat an illness. [^]	You will need to pay for the medicine first. Limits apply.
Pathology 	We will help you pay for pathology services. [^]	85% of MBS fee*
Radiology 	We will help you pay for radiology services. [^]	85% of MBS fee*
Surgically implanted prostheses 	We will help you pay if you have a prosthesis fitted as part of your hospital treatment. [^]	100% of the cost on the Federal Government's prostheses list

Effective January 1 2020. [^]Waiting periods, exclusions, limitations and terms and conditions apply. See the policy document for details online at allianzassistancehealth.com.au/en/student-visa-oshc/cover/

**Refer to following page.



Global Assistance

- * The **Medicare Benefits Schedule (MBS)** is a large list of medical procedures and services. Each medical procedure and service has a fee set by the Australian government. This is known as the "MBS fee". Some providers charge only the MBS fee; other providers can charge more than the MBS fee, which creates a gap fee. You should always check with your provider if they charge a gap fee before incurring any costs.
- ** If your prescription is listed on the **Pharmaceutical Benefits Scheme (PBS)**, you will need to pay an amount of \$41.00 for it (amount subject to change), before you can make a claim for any prescription listed on the PBS that costs more than \$41.00. AGA OSHC will reimburse up to \$50 per prescribed medicine, with a maximum amount of \$300 per calendar year for Single cover and \$600 per year for Family cover.

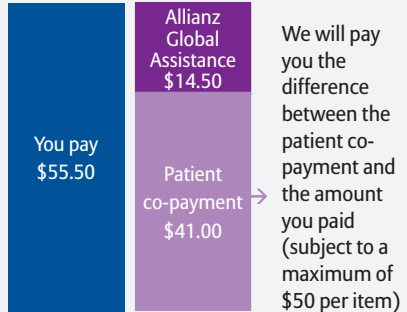
Scenario 1: Maximum of \$50 per prescribed medicine

Medicine cost: \$55.50

Your doctor prescribes you a medicine which costs you \$55.50.

We will pay you \$14.50~ and the patient co-payment will not be reimbursed.

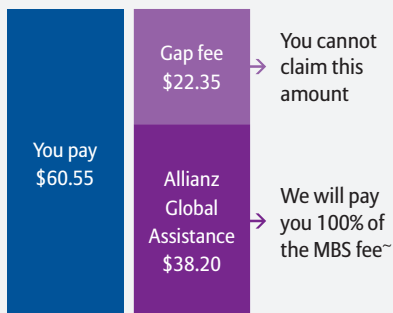
~This amount is subject to change. Please refer to www.pbs.gov.au for further details.



Scenario 2: Doctor/Specialist visit - 100% of MBS fee

You visit a doctor at your local clinic who charges you \$60.55. Coverage is 100% of the MBS fee so we will pay you \$38.20~

MBS item 23: Attendance by a general practitioner (doctor's visit) MBS fee: \$38.20

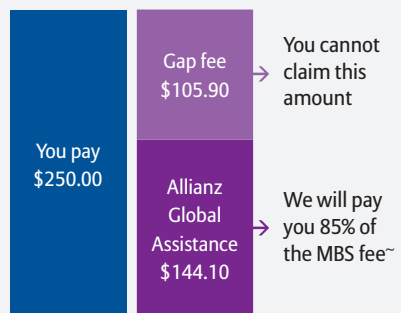


~This amount is subject to change. Please refer to www.mbsonline.gov.au for further details.

Scenario 3: Radiology - 85% of MBS fee

You have an ultrasound out of hospital and pay \$250. Coverage is 85% of the MBS fee so we will pay you \$144.10~

MBS Item 55276: Ultrasound
MBS fee: \$169.50



~This amount is subject to change. Please refer to www.mbsonline.gov.au for further details.

Disclaimer

This document provides a summary of information and benefits for OSHC. For the full exclusions, waiting periods, limitations, terms and conditions of OSHC, please read the Policy Document at allianzassistancehealth.com.au/en/policy-wording-documents/



Additional Benefits of OSHC Cover

	Service	Benefit
Pregnancy	All pregnancy related services	No waiting period for Essentials cover 12 months waiting period for Standard cover
Pre-Existing Mental Health	No waiting period for both in-hospital and out-of-hospital treatment for psychiatric pre-existing conditions	No waiting period for Essentials cover 2 months waiting period for Standard cover
Large Network of Doctors	A network of over 950 direct billing medical providers	Find a Doctor in your area who does not charge a gap fee
National Home Doctor Service	Free access to the after hours National Home Doctor Service	Call a doctor home* at no cost.
AGA Telehealth Service	AGA Telehealth service is provided by Doctors on Demand. An online telehealth service, which facilitates the provision of services by Australian registered General Practitioner (GPs)	Speak with a qualified Australian Doctors 24/7 via phone or video call. No additional cost.
Access to Safety & Support	24/7 on-demand remote security support mobile application.	No additional cost if OSHC policy purchased through the University[^]

*Please refer to the website www.homedoctor.com.au for details. This is a summary only. Read the full policy details online at allianzassistancehealth.com.au/en/student-visa-oshc/cover/. [^]Effective 1 April 2019