

# Budget Working

## Overseas Visitor Health Cover (OVHC)

To check if you hold an eligible visa for this product, please see our website [www.allianzassistancehealth.com.au/eligible-visas-we-cover](http://www.allianzassistancehealth.com.au/eligible-visas-we-cover)

### If you get sick or have an accident while you are here in Australia, we'll help pay your medical costs.

Our Budget Working cover provides you with basic hospital cover for accidents and emergency admissions.

You can purchase either a Single, Dual-family or Multi-family policy so you have the peace of mind knowing you and your loved ones have cover.

Get your quote at [www.allianzassistancehealth.com.au](http://www.allianzassistancehealth.com.au).

### Why Choose Allianz Global Assistance?

- ✓ No Excess
- ✓ Australia-Wide Cover
- ✓ 24/7 Emergency Helpline
- ✓ Network of Medical Professionals
- ✓ Certificate of Insurance via email
- ✓ Meet Australian Government Visa Condition 8501

### At a Glance

#### Cover

- ✓ Public Hospital Admission<sup>^</sup>
- ✓ Private Hospital<sup>^</sup>
- ✓ Rehabilitation<sup>^</sup>
- ✓ Ambulance<sup>^</sup>
- ✓ Repatriation<sup>^</sup>

#### Not Included

- ✗ Visits to the emergency department that **do not** result in an in-patient admission.
- ✗ Out of hospital medical services such as local doctor (GP), prescribed medicine, pathology, radiology and other specialists.
- ✗ Treatment for pre-existing medical conditions within relevant waiting periods.
- ✗ Assisted reproductive medical service (IVF).
- ✗ Elective Cosmetic surgery procedures.
- ✗ Dental, optical, physiotherapy, osteopathy, chiropractic, naturopathy and any other ancillary services.

For all exclusions please read the Policy Wording which is available at <https://allianzassistancehealth.com.au/en/policy-wording-documents/>.

<sup>^</sup>This document provides a summary of information and benefits for OVHC Budget Working cover.

For the full exclusions, limitations, waiting periods, terms and conditions of OVHC Budget Working, please read the Policy Wording which is available at <https://allianzassistancehealth.com.au/en/policy-wording-documents/>.

## Benefits Covered under Budget Working

Public Hospital Admission <sup>^</sup>		Waiting Periods
Accident and emergencies admission and treatment. <b>Please note</b> visits to the emergency department that <b>do not</b> result in an in-patient admission are not covered under Budget Working.	100% of State or Territory rate	
Hospital accommodation (generally in a shared ward) and theatre fee.	100% of State or Territory rate	2 months for pre-existing psychiatric-related medical conditions
In-hospital medical service including doctors fees, rehabilitation, specialist services.	100% of the MBS fee	12 months for all other pre-existing medical conditions
Surgically implanted prostheses. Must be included on Federal Government's prosthesis list.	100% of minimum benefit of the Federal Government's prostheses list.	2 months for rehabilitation and palliative care services
In-hospital prescribed medication. Must be included on the Pharmaceutical Benefits Scheme (PBS).	Expenses above PBS patient co-payment	
Maternity & Birth	100% of the MBS fee or State / Territory rate as relevant to the service provided.	12 months

 <b>Private Hospital<sup>^</sup></b>		<b>Waiting Periods</b>
If you choose to be treated in a private hospital, the private hospital must have an agreement with Allianz Global Assistance, otherwise we may not cover the full cost of your hospitalisation.		
Hospital accommodation with a minimum shared ward accommodation and theatre fees.	<b>100%</b> of contracted rate	2 months for pre-existing psychiatric-related medical conditions  12 months for all other pre-existing medical conditions  2 months for rehabilitation and palliative care services  12 months
In-hospital medical service including doctors fees, rehabilitation, specialist services.	<b>100%</b> of MBS fee	
Surgically implanted prostheses. Must be included on Federal Government's prosthesis list.	<b>100%</b> of minimum benefit of the Federal Government's prostheses list.	
In-hospital prescribed medication. Must be included on the Pharmaceutical Benefits Scheme (PBS).	Expenses above PBS patient co-payment	
Maternity & birth.	<b>100%</b> of the MBS fee or State / Territory rate as relevant to the service provided.	
 <b>Ambulance<sup>^</sup></b>		
Emergency treatment or transport to hospital.	<b>100%</b>	No waiting period.
Inter-hospital transfer for clinical reasons.	<b>100%</b>	
 <b>Repatriation<sup>^</sup></b>		
Emergency repatriation to home country as a result of life-altering illness or injury.	Up to a maximum amount of <b>\$20,000</b> per policy	Waiting Periods mentioned above.

## Things You Should Know

### What is a Waiting Period?

A **waiting period** is the time you need to wait after purchasing your policy and before cover is available for certain medical conditions. You cannot claim for medical treatment that is provided during the waiting period.

Certain medical conditions and treatments have different waiting periods. Carefully review your policy to ensure you are aware of the different waiting periods.

### What is a Pre-Existing Condition?

A **pre-existing condition** is an ailment, illness or condition, the signs or symptoms of which existed at any time 6 months prior to **your** cover commencing. This includes an undiagnosed ailment, illness or condition that was present at the time your cover commences.

For example, if you have been diagnosed with asthma within 6 months before your cover commences, this will be considered a pre-existing condition. You will need to wait the applicable waiting period before cover will be provided.

A pre-existing condition is determined by a medical practitioner, appointed by us, at the time a claim arises.

In forming an opinion, our appointed medical practitioner will refer to any information in relation to the ailment, illness or condition that your doctor provides us.

### What are Out-of-Pocket Fees?

You may incur an **out-of-pocket fee** (also known as a gap fee) if the amount a medical provider charges is more than the benefit you're entitled to under your cover.

We recommend you confirm all costs with your doctor or hospital before any procedure or consult so that you are aware of all costs including any **out-of-pocket fees**.

### What is the MBS fee?

The **Medicare Benefits Schedule (MBS)** is a list of medical services (e.g. a standard consultation with a GP or having surgery in hospital) subsidised by the Australian Government with a fee (known as a 'Schedule fee') for each item.

The Schedule fee is the amount the government considers appropriate for one of these services and determines the amount you receive when you make a claim.

For more information about the MBS visit [www.mbsonline.gov.au](http://www.mbsonline.gov.au).

## What is the PBS?

The **Pharmaceutical Benefits Scheme (PBS)** is a list of medicines subsidised by the Australian Government.

To claim a medicine, it must:

1. Be prescribed by a doctor or other medical practitioner in hospital;
2. Be included in the PBS list; and
3. Cost **more** than the PBS patient co-payment. The patient co-payment is determined by the Department of Health and is subject to change.

The **PBS patient co-payment fee** is an out-of-pocket cost you are required to pay towards the cost of a prescription before we will calculate your benefit.

For example, you purchase Budget Working cover. During a stay at hospital you are prescribed a medicine from a doctor that costs **\$60** and is listed in the PBS. The Government states the PBS patient co-payment is **\$40.30**. We will cover the difference between your PBS patient co-payment fee (**\$40.30**) and the total cost of the prescription medicine (**\$60**). Therefore you will receive **\$19.70** from us.

Visit <http://www.pbs.gov.au/pbs/home> to find out more information about the PBS.

## What if you need to go to hospital?

### Hospital Admission - Accident and emergency treatment

Many hospitals have a 24 hour accident and emergency department. Accident and emergency departments should only be accessed in case of a medical emergency. When you visit an accident and emergency department, a nurse will assess you and if your illness or injury is not deemed as an emergency, you may need to wait a long time to see a doctor.

If you have been admitted for emergency treatment, contact Allianz Global Assistance immediately on 1800 814 781.

If you have been referred to hospital for treatment on a non-emergency basis, contact the claims department on 1300 727 193 prior to admission. You will need to provide Allianz Global Assistance with the details of your treatment and hospital stay. We will then be able to confirm your cover and assist you with making arrangements for payment to the hospital.

### Public Hospital Admission

Generally, OVHC covers the total cost of your stay and treatment as an in-patient in a shared ward of a public hospital. As a public patient, your doctors will be nominated by the hospital. After your hospital discharge your care will be carried out in either the out-patient clinic by one of the hospital's specialists in his/her private rooms or you will be referred to your local **doctor**. **You** may incur **out of pocket** costs for public **hospital** expenses.

### Private Hospital Admission

You can choose to be treated in a private hospital. Through our relationship with Peoplecare Health Limited we have arrangements in place with most private hospitals in Australia. These hospitals ensure that an agreed schedule of fees (including in-patient accommodation, theatre and special unit accommodation fees as appropriate but not emergency department fees) are charged by the hospital and paid by Allianz Global Assistance on a member's

behalf. You may incur out-of-pocket costs for private hospital expenses. There are only a few private hospitals that are not part of these arrangements. For those hospitals, we may not cover the full cost of your hospitalisation however, if you call us before you go into hospital we'll be able to tell you approximately how much it will cost you. Members who choose a non-agreement hospital may incur out-of-pocket expenses for hospital related services.

## What are the Public Hospital State or Territory rates?

We will cover **100%** of the State or Territory Rate. This rate is determined by each State and Territory's health authorities for services charged to a patient who is not eligible for Medicare.

You still may incur out-of-pocket fees for some medical providers/hospitals.

## What are the Private Hospital contracted rates?

We will cover **100%** of the contracted charges for all insurable costs raised by one of our agreement hospitals with a minimum of shared ward accommodation. **You** may not be covered for the costs at the accident and emergency department of a private **hospital** - cover will depend on which **hospital you** attend. Please contact **Allianz Global Assistance** before attending a private hospital to see if **you** will be covered for the costs.

## Making a Claim

Once you have purchased your policy, you can claim for medical expenses (provided the expenses are not for treatment of medical conditions that are subject to waiting periods).

### Online

To make a claim simply:

1. Download the OVHC claim form from our website [www.allianzassistancehealth.com.au](http://www.allianzassistancehealth.com.au).
2. Print and complete the form.
3. Scan your completed form and any relevant attachments (e.g. receipts) and email them to [ovhcclaims@allianz-assistance.com.au](mailto:ovhcclaims@allianz-assistance.com.au) with your claim reference in the subject line.

It is important that you keep copies of all your invoices and receipts.

Claims must be lodged with us within 2 years of when you received the service or treatment.

### Disclaimer

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This insurance is arranged and managed by AWP Australia Pty Ltd ABN 52 097 227 177 Trading as Allianz Global Assistance Level 16, 310 Ann Street Brisbane QLD Locked Bag 3004, Toowong QLD 4066 Australia Phone: in Australia 1300 727 193 From overseas: +61 7 3305 8833 Fax: +61 7 3305 7316 [OVHC@allianz-assistance.com.au](mailto:OVHC@allianz-assistance.com.au) [www.allianzassistancehealth.com.au](http://www.allianzassistancehealth.com.au)

Allianz Global Assistance Working Visa Overseas Health Cover policies are managed by AWP Australia Pty Ltd ABN 52 097 227 177 trading as Allianz Global Assistance. Peoplecare Health 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 Working Visa Overseas Health Cover.