



Your OSHC coverage during COVID-19

Cover is available to OSHC policyholders for medical services provided in hospital and out of hospital, including PBS prescription medicines and emergency treatment. Below is a summary of cover that is available.

Service*	Benefit
Out of hospital medical services	
<p>Face-to-face consults Medical services provided by most General Practitioner (GP) services.</p>	<p>We will cover the benefit amount as listed in the Medicare Benefit Schedule (MBS).</p> <p>The benefit amount may vary depending on the type of medical service.</p> <p>Visit The Department of Health website for more information www.health.gov.au</p>
<p>Telehealth consults Telehealth consultations are now offered to help reduce the community transmission of COVID-19, and provide protection for patients and health care providers. The consultations can be for any reason, not just for COVID-19.</p>	
<p>Specialists Other medical services such as pathology and radiology (including specialists), also including testing for COVID-19</p>	
In hospital medical services	
Medical services provided in hospital.	We will cover the fee amount as listed in the Medicare Benefit Schedule (MBS).
Public hospital – admitted patient in shared ward hospital same day services, accommodation, accident and emergency, out-patient medical and post-operative services.	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 contracted charges for all insurable costs raised by one of our agreement hospitals with a minimum of shared ward accommodation.

Service*	Benefit
Prescription Medicines	
<p>For Prescription Medicines prescribed by your doctor. Excludes: medications, drugs or other treatments not prescribed by a doctor or not listed on the Pharmaceutical Benefits Scheme (PBS).</p>	<p>Prescription Medicines Benefit for expenses exceeding the equivalent of the current Pharmaceutical Benefits Scheme (PBS) patient contribution for general beneficiaries up to a:</p> <ul style="list-style-type: none"> • maximum Benefit of \$50 per prescribed item • maximum amount per calendar year for Single cover of \$300 • maximum amount per calendar year for Family cover of \$600. <p>Each individual in a family has a limit equivalent for a single person as long as the family maximum benefit has not been used.</p>
Surgically implanted prostheses	
<p>Surgically implanted prostheses and other items included on the Federal Government's prostheses list.</p>	<p>100% of the cost as listed on the Australian Prostheses list.</p>
Ambulance services	
<p>When medically necessary for admission to hospital or for emergency treatment.</p>	<p>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.</p>

* This document provides a summary of information and benefits for Overseas Student Health Cover. For the full exclusions, limitations, waiting periods, terms and conditions of your OSHC, please read the Policy Document which is available at <https://allianzassistancehealth.com.au/en/policy-wording-documents/>





Are there any out of pocket expenses?

Please note that GPs and providers are not restricted to charging only the benefits above and may choose to charge more for a particular service. Where this occurs, you may have an out-of-pocket expense and you will need to pay the difference between the benefit we pay and the provider's charge.

Do I need to serve Waiting Periods?

Your OSHC policy includes waiting periods for the treatment of pre-existing conditions. You need to serve these waiting periods before benefits are paid. To learn about your waiting periods visit <https://allianzassistancehealth.com.au/en/helpcentre/oshc/waiting-periods-explained/>.

Need to Find a Doctor?

If you are feeling unwell, you should contact your doctor immediately and seek medical treatment. You can find your closest direct billing service on our **Find a Doctor** platform <https://allianzassistancehealth.com.au/en/find-doctor/>.

Remember, if you think you have symptoms of COVID-19 please call your doctor's office before attending.

OSHC Help Centre

Visit OSHC Help Centre to learn more about frequently asked questions about COVID19 and managing your OSHC.

Go to <https://allianzassistancehealth.com.au/en/student-visa-oshc/help-centre/>.

Other helpful sources about COVID-19

The Australian Government Department of Health is closely monitoring the COVID-19 pandemic. Information provided by the Australian Government includes daily updates and the latest news, current facts and figures, travel advice, key contacts and phone numbers.

Health Advice

www.health.gov.au

Travel Advice

www.smartraveller.gov.au

International Student and Education

www.dese.gov.au/news/coronavirus-covid-19

Visa Advice

<https://covid19.homeaffairs.gov.au/>