



Your OVHC coverage during COVID-19

Cover is available to OVHC policy holders however, please note this will vary depending on the level of cover you have purchased. Below is a summary of cover that is available.

If you have purchased **OVHC Budget Visitors** or **Budget Workers Cover**

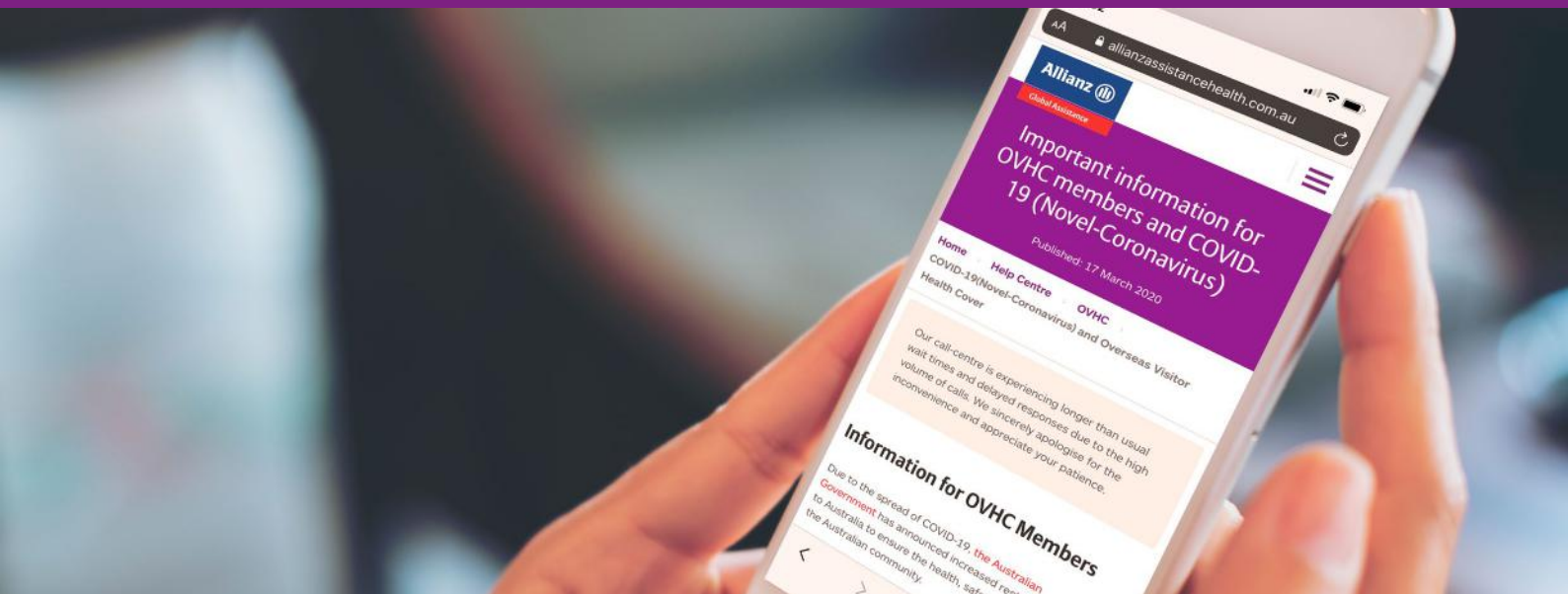
Service*	Benefit
In hospital medical services	
Admitted medical services provided in hospital.	We will cover the fee as listed in the Medicare Benefit Schedule (MBS).
Public hospital – admitted patient treatment including: <ul style="list-style-type: none"> overnight and day only hospital accommodation (including theatre, intensive care, labour wards, ward drugs); emergency department treatment that leads to an admission; and post-operative services that are a continuation of care associated with an early discharge from hospital. Includes PBS listed drugs (including discharge medications) that form part of the episode of hospital care.	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.
Surgically implanted prostheses and other items included on the Federal Government’s prostheses list.	100% of the minimum benefit as listed on the Federal Government’s prostheses list.
Ambulance services	
When medically necessary for admission to hospital or for emergency treatment or for inter-hospital transfer for clinical reasons.	100% of the charge for transport by an ambulance provided by or under an arrangement with an approved ambulance service.
Medical Repatriation	
Cover for you or your dependants’ repatriation to your home country as a result of a life-altering illness or injury, or in the unfortunate event of death, the repatriation of your or your dependants’ mortal remains.	100% of the costs authorised by us up to a maximum amount per policy Budget Visitors = \$5,000 Budget Workers = \$20,000

If you have **Standard Working Cover, Mid Working Cover** or **Top Working Cover**

As well as In-hospital medical services, ambulance services and medical repatriation services (listed above), Standard, Mid and Top Cover policyholders have cover for the following items:

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>	
Prescription Medicines	
<p>For medicines prescribed by your doctor or other medical practitioner and dispensed by a registered pharmacist.</p>	<p>Prescription medicines benefit for expenses exceeding the equivalent of the current PBS patient co-payment 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 Dual family and Multi family cover of \$600 <p>For Dual family and Multi family cover, each individual member of a family has a limit equivalent to a person with Single cover as long as the family maximum benefit has not been reached. Limits do not apply to admission-related PBS listed drugs.</p>
In hospital medical services	
<p>Emergency Department Treatment</p>	<p>The rate determined by State and Territory health authorities for services charged to a patient who is not an Australian resident.</p>

*This document provides a summary of information and benefits for Overseas Visitor Health Cover. For the full exclusions, limitations, waiting periods, terms and conditions and information about any Extras benefits under your OVHC, 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.

Can I upgrade my OVHC policy?

If you are an existing member, you can upgrade your current policy to one that offers a higher level of benefits. You will need to serve the applicable waiting periods for any benefits not covered under your existing policy.

Waiting Periods

You can find more about waiting periods here <https://allianzassistancehealth.com.au/en/helpcentre/ovhc/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.

OVHC Help Centre

Visit OVHC Help Centre to learn more about frequently asked questions about COVID-19 and managing your OVHC.

Go to <https://allianzassistancehealth.com.au/en/visitors-visa-ovhc/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

Visa Advice

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