Allianz (ili) Care

Overseas Visitor Health Cover

Support in the moments that matter.

Welcome to OVHC

While you are away from your home country, accidents and illness may happen, which may result in expensive medical costs.

Many visa types require you to have Overseas Visitor Health Cover (OVHC) during your entire stay in Australia. OVHC helps pay for some of your medical costs if:

- You have a tourist or working holiday visa

- You decide to stay in Australia after you graduate

- You are a guardian for a person on a student visa.

OVHC also gives you confidence knowing your health will be looked after while you are in Australia – so you can focus on making the most of your time here.

In this brochure

This brochure gives you important information on OVHC with Allianz Care Australia.

Your OVHC membership

Visit allianzcare.com.au to find out more about your OVHC membership.

- Find a doctor near you using personal preferences for your doctor's gender, language and location. Please note: doctors' visits are not covered under OVHC Budget Working and Budget Visitors policies. See the policy wording on our website for details.

- View your policy information

- Update your membership details

- Access the Help Centre to access useful information

When you log in for the first time, follow the instructions below:

STEP 1:

Go to **allianzcare.com.au** and click on **Log in** at the top right corner.

STEP 2:

Select **Register** and enter your policy number, family name and date of birth. Ensure the details entered match those of the primary policy holder, as they appear on the Certificate of Insurance.

When you register, we will send you a unique 6-digit code for single use as an extra layer of security (multi-factor authentication code). Select whether you would prefer to receive an SMS or email with this code, and enter it in.

If you are unable to register, please phone **1300 727 193**, Monday to Friday 8:30am to 5pm AEST.

Feeling sick? Here is what to do

In Australia, we see a local doctor (or general practitioner, known as a GP) when we are sick or have a medical incident. You can make an appointment with any GP in a medical centre across Australia.

Please note: the Budget Visitors and Budget Working policy types do not provide cover for GP visits. If you have a Budget Visitors or Budget Working policy, you will have to pay to see a GP.

In Australia, you only go to hospital in an emergency situation – that is, if you have a life threatening illness. For medical emergencies only, call 000 or go to the emergency department or your nearest public hospital.

Find a doctor	You can find a doctor nearby on our website allianzcare.com.au
	– These doctors charge Allianz Care Australia for your benefit directly for selected OVHC members excluding Budget Working and Budget Visitors Cover.
	– If you are visiting one of our direct billing providers, you may not need to pay anything if the provider charges us the benefit you are entitled to under your cover.
Large network of direct billing doctors	For all OVHC policy types except Budget Visitors and Budget Working, you can visit one of our direct billing providers, show your OVHC membership card and the medical provider will collect the payment directly from Allianz Care Australia. Please check with your medical provider if they charge a gap fee or not.
Allianz Care Australia 24/7 telehealth service	Download the Doctors on Demand app to access the Allianz Care Australia telehealth service to speak to a doctor via video or phone call
	– No out of pocket expenses or additional costs
	– Available 24 hours, 7 days a week
	– Access to a range of prescriptions
	– Quick access to medical certificates
	To learn more about the service visit **allianzcare.com.au**. This service is available to all OVHC types except Budget Visitors and Budget Working Cover.

Manage your policy on the move with Allianz Care Online Member Services (OMS)

Login to the desktop portal (Select Login at allianzcare.com.au) or download the **Allianz Care OVHC Member App** on the Google Play and App Store (search 'Allianz Care OVHC').

OMS allows OVHC customers to:

- ✓ Submit a claim
- ✓ View claims history
- ✓ Access secure online inbox
- ✓ Make a payment
- ✓ Change bank account details (where your policy payment comes from)
- ✓ Change benefit account details (where claims or refunds are paid)
- ✓ Request a new membership card
- ✓ Update contact details
- ✓ Submit a document or form
- ✓ View policy details
- ✓ Find a doctor

GET IT ON Google Play | **Download on the App Store**

Need help using OMS?

Check out the Navigation Guide at allianzcare.com.au and search 'OMS Navigation Guide' for further information and step by step instructions.

Need some medical advice?

24/7 assistance helpline

You can get medical advice over the phone 24 hours a day, 7 days a week. Just call **1800 814 781**.

If you feel sick, you will be able to speak to a doctor or nurse who can give you advice about your symptoms. You can also find out where your nearest hospital is and get interpreting help.

How to claim

If your provider is not part of our direct billing network, you need to pay your bill and then make a claim to Allianz Care Australia so we can reimburse your costs.

There are a few simple ways to do this:

1. Login to Online Member Services and use the OMS Navigation Guide to submit your claim. Search '**OMS Navigation Guide**' at **allianzcare.com.au**.

2. Print a claim form from our website, complete and email to **ovhcclaims@allianzcare.com.au**

   OR Post it to
   OVHC Claims, Locked Bag 3004, Toowong QLD 4066

If you need help making a claim, we are happy to help. Call us on **1300 727 193**. website **allianzcare.com.au**.

What is covered?

Policy coverage and benefits will vary depending on the level of cover you have selected and whether you have chosen to pay an excess.

FOR WORKERS:

Budget Working Cover	Standard Working Cover	Mid Working Cover	Top Working Cover
✔ Public hospital*^	✔ Public hospital^	✔ Public hospital^	✔ Public hospital^
✔ Private hospital^	✔ Private hospital^	✔ Private hospital^	✔ Private hospital^
✔ Maternity & birth^	✔ Maternity & birth^	✔ Maternity & birth^	✔ Maternity & birth^
✔ Rehabilitation^	✔ Rehabilitation^	✔ Rehabilitation^	✔ Rehabilitation^
✔ Ambulance^	✔ Ambulance^	✔ Ambulance^	✔ Ambulance^
✔ Repatriation^	✔ Repatriation^	✔ Repatriation^	✔ Repatriation^
✘ Local doctor(GP)	✔ Local doctor (GP)^	✔ Local doctor (GP)^	✔ Local doctor (GP)^
✘ Prescribed medicines	✔ Prescribed medicines^	✔ Prescribed medicines^	✔ Prescribed medicines^
✘ Pathology	✔ Pathology^	✔ Pathology^	✔ Pathology^
✘ Radiology	✔ Radiology^	✔ Radiology^	✔ Radiology^
✘ Other specialists	✔ Other specialists^	✔ Other specialists^	✔ Other specialists^
✘ General dental	✘ General dental	✔ General dental^	✔ General dental^
✘ Optical	✘ Optical	✔ Optical^	✔ Optical^
✘ Physiotherapy	✘ Physiotherapy	✔ Physiotherapy^	✔ Physiotherapy^
✘ Chiropractic	✘ Chiropractic	✔ Chiropractic^	✔ Chiropractic^
✘ Complementary therapies	✘ Complementary therapies	✔ Complementary therapies^	✔ Complementary therapies^
✘ Health management	✘ Health management	✘ Health management	✔ Health management
✘ Podiatry	✘ Podiatry	✘ Podiatry	✔ Podiatry
✘ Psychology	✘ Psychology	✘ Psychology	✔ Psychology
✘ Speech therapy	✘ Speech therapy	✘ Speech therapy	✔ Speech therapy
✘ Hearing aids	✘ Hearing aids	✘ Hearing aids	✔ Hearing aids
✘ Health aids & wellness	✘ Health aids & wellness	✘ Health aids & wellness	✔ Health aids & wellness

^This is a summary of the benefits only. Waiting periods, limitations, exclusions, terms and conditions apply. For a full list of benefits per policy visit www.allianzcare.com.au
*Please note visits to the emergency department that do not result in an in-patient admission are not covered under Budget Working Cover.

FOR VISITORS:

Budget Visitor Cover	Standard Visitor Cover
$1,000,000 Annual Limit	$1,000,000 Annual Limit
✔ Public hospital*^	✔ Public hospital*^
✔ Private hospital^	✔ Private hospital^
✔ Rehabilitation^	✔ Rehabilitation^
✔ Ambulance^	✔ Ambulance^
✔ Repatriation^	✔ Repatriation^
✘ Local doctor (GP)	✔ Local doctor (GP)^
✘ Prescribed medicines	✔ Prescribed medicines^
✘ Pathology	✔ Pathology^
✘ Radiology	✔ Radiology^
✘ Other specialists	✔ Other specialists^

UNDER 50 WITHOUT THE NEED FOR 8501 COMPLIANCE:

For customers who want access to quality health insurance but do not require health cover for visa purposes (condition 8501). Avoid exorbitant medical costs by gaining access to our network of hundreds of direct billing providers.

Our Value Visitors Cover is available to overseas visitors who are:

1. under 50; and

2. not required to maintain adequate health insurance for the duration of their visa.

Please note, if your visa is subject to condition 8501, Value Visitors Cover may not be suitable for you.

Value Visitors Cover
$1,000,000 Annual Limit
✔ Public hospital^ For services covered under the policy
✔ Private hospital^ For services covered under the policy
✔ Emergency ambulance cover^
✔ Repatriation^
✔ Local doctor (GP)
✔ Prescribed medicines
✔ Pathology
✔ Radiology
✘ Allied health services
✘ Prescription medicine (out of hospital)

^This is a summary of the benefits only. Waiting periods, limitations, exclusions, terms and conditions apply. For a full list of benefits per policy visit www.allianzcare.com.au
*Please note visits to the emergency department that do not result in an in-patient admission are not covered under Budget Visitor Cover.

What is not covered?

- Extra services including dental, physiotherapy, chiropractic services, contact lenses and eye glass prescriptions. There are extras inclusions available on our Top and Mid Working Cover policies.

- Services and treatment rendered outside of Australia, including treatment rendered whilst travelling to or from Australia except in the circumstances and to the extent covered by our "Medical Repatriation Benefit".

- Services and treatment where the medical expenses for the service are for a compensable injury or illness for which the patient's insurer or compensation agency has accepted liability.

- Services and treatment that is not medically necessary including elective cosmetic surgery.

- Pre-existing conditions except where ambulance services are medically necessary for admission to hospital or for emergency treatment.

Out of pocket expenses

You must pay any difference between the benefit we pay and the actual fee charged by the doctor, known as an out-of-pocket expense.

For example, if you visit a doctor that charges $60 and your OVHC policy benefit is $42.85, your out-of-pocket cost would be $17.15.

Please note that you cannot claim your out-of-pocket cost under your Allianz Care Australia OVHC policy.

Please refer to the applicable policy wording document for an overview of product benefits at **allianzcare.com.au/en/policy-wording-documents.html**.

For online services and information including:

- Find a doctor
- Claiming
- Health and wellbeing and other information

Visit allianzcare.com.au

Member services and general enquiries

1300 727 193 – Monday to Friday 8:30am to 5pm AEST.

24/7 assistance helpline

Medical, legal and interpreting services in emergency situations

1800 814 781

This insurance is arranged and managed by

AWP Australia Pty Ltd
ABN 52 097 227 177
Trading as Allianz Care Australia
Level 16, 310 Ann Street, Brisbane QLD 4000
Locked Bag 3004, Toowong QLD 4066
Australia

Phone in Australia: 1300 727 193 – Monday to Friday 8:30am to 5pm AEST.
From overseas: +61 3305 8833 – Monday to Friday 8:30am to 5pm AEST.
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allianzcare.com.au