



# VALUE VISITORS OVERSEAS HEALTH COVER

Policy document and members guide

Allianz  Care

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# ALLIANZ CARE AUSTRALIA WELCOMES YOU TO AUSTRALIA

We understand that maintaining your health is an important part of making your stay in Australia as safe and enjoyable as possible.

We provide health cover to look after you while you're working in Australia.

## WHAT IS OVHC?

Overseas Visitor Health Cover (OVHC) is health insurance for international visitors which provides cover towards the costs of:

- In hospital medical treatment
- Emergency ambulance transport
- Medical repatriation
- Out of hospital medical treatment

## WHY IS OVHC IMPORTANT?

### Hospital and Medical treatment can be expensive

Australia has a public health insurance system, known as Medicare, and a public hospital system, however overseas visitors are generally not eligible for Medicare coverage or free treatment in public hospitals. This means that overseas visitors who need hospital or medical treatment while they are in Australia will have to pay for these services, and the costs can potentially be significant – in most cases hospital treatment will cost more than \$1,500 per day.

### Visa requirement

If your visa is subject to Visa Condition 8501, you must maintain adequate arrangements for health insurance while you are in Australia. Your visa conditions can be checked on the website of the Australian Government Department of Home Affairs (DoHA) at [www.homeaffairs.gov.au](http://www.homeaffairs.gov.au).

Allianz Care Australia's Value Visitors Cover **DOES NOT** meet the DoHA requirements for adequate health insurance (visa condition 8501), as it excludes treatment for a number of hospital clinical categories. If you require health insurance cover as part of your Visa, Value Visitors Cover is not suitable for you.

If we become aware that you have not purchased the correct product, we may notify you that you must transfer to a suitable product type to meet your visa requirements. We will give you a reasonable period to undertake corrective action on your policy.

If you fail to respond and undertake the corrective action, we may withhold benefits payable for services under your policy.

DoHA requires holders of student visas to have a particular type of health insurance product, known as Overseas Student Health Cover (OSHC) – if you hold a student visa you should take out OSHC rather than OVHC. Information on Allianz Care Australia's OSHC product is available at [www.allianzcare.com.au](http://www.allianzcare.com.au).

## WORDS WITH SPECIAL MEANINGS

Some words in this policy have special meanings and are defined below.

**agreement hospital** means a hospital that we have an agreement with as specified in [www.allianzcare.com.au/en/Find-a-Hospital.html](http://www.allianzcare.com.au/en/Find-a-Hospital.html)

**benefit** means an amount of money we will pay to you or on your behalf for approved expenses incurred by you in accordance with your policy.

**Certificate of insurance** means the document we give you which confirms that we have issued a policy to you and sets out details of your cover.

**dependant** means a person who is:

- a spouse or de facto partner of an overseas visitor; or
- a child or step-child of an Overseas Worker or Visitor, or their partner, where such child, adopted child or step-child is an eligible family member for the purposes of your Visa.

**doctor** means a person who is qualified and registered to practise medicine or surgery in Australia. This person cannot be your dependant or a person on whom you are dependent.

**eligible visa** means a working visa subclass included on our list of eligible visas published on our website [www.allianzcare.com.au](http://www.allianzcare.com.au).

**emergency treatment** means the treatment of any of the following conditions:

- risk of serious morbidity or mortality and requiring urgent assessment and resuscitation; or
- suspected acute organ or system failure; or
- an illness or injury where the viability of function of a body part or organ is acutely threatened; or
- a drug overdose, toxic substance or toxin effect; or
- psychiatric disturbance whereby the health of the patient or other people is at immediate risk; or
- severe pain where the viability or function of a body part or organ is suspected to be acutely threatened; or
- acute haemorrhaging and requiring urgent assessment and treatment; or
- a condition that requires immediate admission to avoid imminent morbidity or mortality and where a transfer to another facility is impractical.

**excess** means the amount you are required to pay upfront before receiving a benefit for overnight or same day hospital admissions under your policy. Your excess is specified on your certificate of insurance.

**health aids** means items of equipment including blood glucose monitors, blood pressure monitors, CPAP machines, diabetic consumables, leg calipers, nebulisers, orthopaedic shoes, peak flow meters, physiotherapy / chiropractic aids, Synvisc injections, TENS machines and wigs.

**health management programs** means preventative health programs approved by us that manage or treat a specific health condition, including cover for equipment hire or purchase, fitness programs, health screenings and improvement programs.

**hospital** means an established hospital registered under Australian legislation that provides in-patient medical care.

**injury** means bodily injury.

**in-patient** means a patient who has been formally admitted to a hospital or day facility.

**limit** means the maximum amount of payment by us. A limit applies per person as long as the maximum benefit has not been used if you have a dual family or multi-family policy.

**Medicare Benefits Schedule (MBS)** means the table consisting of the tables prescribed under sections 4, 4AA and 4A of the Health Insurance Act 1973 (Cth).

**Medicare Benefits Schedule Fee** means the amount as determined from time to time by the Australian Government and listed in the Medicare Benefits Schedule as the standard fee for a certain treatment or service.

**Medical Devices and Human Tissue Products Rules** means the Private Health Insurance (Medical Devices and Human Tissue Products) Rules (No. 1) 2023 made in accordance with section 333-20 of the Private Health Insurance Act 2007 (Cth).

**medical practitioner** has the meaning given to it in the Health Insurance Act 1973 (Cth).

**out of pocket** means the difference between the amount charged by the service provider and the amount we will pay to you or on your behalf for a benefit.

**out-patient** means a person who receives a health service or procedure without being formally admitted to hospital as an in-patient. To remove doubt, out-patient services may be provided in a hospital or other medical facility.

**PBS** means the Pharmaceutical Benefits Scheme for the payment of pharmaceutical benefits detailed in Part VII of the National Health Act (Cth).

**PBS patient co-payment** means the out of pocket costs you are required to pay, by law, towards the cost of a prescription before we start to calculate your benefit. The out of pocket costs you have to pay are the same as an Australian who does not receive any concessional payments.

**Peoplecare** means Peoplecare Health Limited, a private health insurer under the Private Health Insurance Act 2007 (Cth).

**premium** means the premium payable for your OVHC policy, including all taxes and charges.

**prescription medicines** means medicines that require a prescription completed by a doctor or other medical practitioner in order to be dispensed by a registered pharmacist.

**start date** means the start date on your certificate of insurance.

**we, us and our** means AWP Australia Pty Ltd (trading as Allianz Care Australia) as the manager of this Overseas Visitors Health Cover product.

**you or your** means the insured person or persons named in your certificate of insurance.

# SECTION ONE OVHC BENEFITS



## HOSPITAL COVERAGE

***This policy includes cover for inpatient services and treatment for the following clinical categories:***

Clinical Categories	Coverage*
Rehabilitation	✗ Excluded
Hospital psychiatric services	✗ Excluded
Palliative care	✗ Excluded
Brain and nervous system	✓ Included
Eye (not cataracts)	✓ Included
Ear, nose and throat	✓ Included
Tonsils, adenoids and grommets	✓ Included
Bone, joint and muscle	✓ Included
Joint reconstructions	✓ Included
Kidney and bladder	✓ Included
Male reproductive system	✓ Included
Digestive system	✓ Included
Hernia and appendix	✓ Included
Gastrointestinal endoscopy	✓ Included
Gynaecology	✓ Included
Miscarriage and termination of pregnancy	✓ Included
Chemotherapy, radiotherapy and immunotherapy for cancer	✓ Included
Pain management	✓ Included
Skin	✓ Included
Breast surgery (medically necessary)	✓ Included
Diabetes management (excluding insulin pumps)	✓ Included
Heart and vascular system	✗ Excluded
Lung and chest	✓ Included
Blood	✓ Included
Back, neck and spine	✓ Included
Plastic and reconstructive surgery (medically necessary)	✗ Excluded
Dental surgery	✗ Excluded
Podiatric surgery (provided by a registered podiatric surgeon)	✓ Included

Clinical Categories	Coverage*
Implantation of hearing devices	✗ Excluded
Cataracts	✗ Excluded
Joint replacements	✗ Excluded
Dialysis for chronic kidney failure	✗ Excluded
Pregnancy and birth	✗ Excluded
Assisted reproductive services	✗ Excluded
Weight loss surgery	✗ Excluded
Insulin pumps	✗ Excluded
Pain management with device	✗ Excluded
Sleep studies	✗ Excluded

\* Subject to benefit limits, exclusions, and excess (if applicable).

If you are admitted to hospital for an excluded service, no benefits are payable under this policy.

These inclusions and exclusions do not apply to out-of-hospital benefits. Out-patient benefits are shown on page 7-8.

More information on clinical categories and their definitions can be found on [www.privatehealth.gov.au/health\\_insurance/howitworks/clinical\\_categories.htm](http://www.privatehealth.gov.au/health_insurance/howitworks/clinical_categories.htm)

### **Waiting Periods apply to treatment and services received under this policy**

The following waiting periods apply before these hospital services are covered under your policy:

Service	Waiting period
Pre-existing conditions	12 months

For further information on waiting periods, see page 12.

## VALUE VISITORS COVER

### MEDICAL AND HOSPITAL BENEFITS COVERED UNDER YOUR VALUE VISITORS POLICY

In the event of medical treatment being required by you or any dependants covered under your policy during the period of cover, we will pay benefits for the following:

Service
<b>Out-patient medical services</b>
Medical services provided by a doctor.
All other medical services such as pathology and radiology (including specialists).
<b>In-patient medical services<sup>^</sup></b>
Admitted medical services provided in hospital.
Public hospital –
<ul style="list-style-type: none"> <li>- Admitted patient treatment including:               <ul style="list-style-type: none"> <li>- overnight and day only hospital accommodation (including theatre, intensive care, ward drugs); and</li> <li>- post-operative services that are a continuation of care associated with an early discharge from hospital.</li> </ul> </li> <li>- Emergency department treatment;</li> <li>- PBS listed drugs (including discharge medications) that form part of the episode of hospital care.</li> </ul>
Private hospital/registered day hospital facility.

\*You may incur out of pocket costs for hospital expenses above your benefit amount. Payment of benefit subject to the same rules/criteria as payment of a Medicare benefit for the same service.  
<sup>^</sup>For services covered under your policy (see pages 5-6). Subject to excess (if applicable).

Benefit per service*
100% of the MBS fee.
85% of the MBS fee.
100% of the MBS fee.
The rate determined by State and Territory health authorities for services charged to a patient who is not eligible for Medicare.
For admission-related PBS listed drugs, the benefit is equal to the Australian Government's PBS list price less the current PBS patient co-payment.
100% of the contracted charges for all insurable costs raised by one of our agreement hospitals with a minimum of shared ward accommodation.
For more information see 'Private Admission' on page 22.

## VALUE VISITORS (CONTINUED)

### MEDICAL AND HOSPITAL BENEFITS COVERED UNDER YOUR VALUE VISITORS POLICY

In the event of medical treatment being required by you or any dependants covered under your policy during the period of cover, we will pay benefits for the following:

Service
<b>Medical Devices and Human Tissue Products<sup>^</sup></b>
Medical Devices and Human Tissue Products included on the Federal Government's Prescribed List.
<b>Ambulance services</b>
When medically necessary for admission to hospital or for emergency treatment or for inter-hospital transfer for clinical reasons.
<b>Medical repatriation benefit</b>
Cover for you or your dependants' repatriation to your home country in the event of a: (1) serious illness, injury or medical condition; or (2) death, we will cover the costs approved by a medical practitioner appointed by us.

\*You may incur out of pocket costs for hospital expenses above your benefit amount. Payment of benefit subject to the same rules/criteria as payment of a Medicare benefit for the same service.

<sup>^</sup>For services covered under your policy (see pages 5-6). Subject to excess (if applicable).

Benefit per service*
100% of the minimum benefit as listed on the Federal Government's Medical Devices and Human Tissue Products Rules.
100% of the charge for transport by an ambulance provided by or under an arrangement with an approved ambulance service.
We will cover the costs approved by a medical practitioner appointed by us up to a maximum benefit of \$10,000 per policy.



# SECTION TWO YOUR POLICY GUIDE

## YOUR HOSPITAL AND MEDICAL COVER

This section explains your and our rights and responsibilities under this policy.

### WAITING PERIODS FOR YOUR HOSPITAL AND MEDICAL BENEFITS

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.

The waiting period is calculated as commencing from:

- the date you or your dependant (as the case may be) arrived in Australia; or
- the date your eligible visa was granted; or
- the date your policy commenced,

whichever is the later date. The following waiting periods apply before these services are covered under your policy:

Service	Waiting period
Pregnancy or pregnancy related condition*	12 months
Pre-existing condition	12 months

\*For outpatient services covered under your policy

Waiting periods do not apply to emergency treatment by an approved ambulance service, under the Ambulance services benefit. Waiting periods will however apply to any subsequent hospital or medical costs.

If you are an existing member upgrading your cover from your current level of benefits to a higher level of benefits, you will need to serve the applicable waiting period for any benefits not covered under your existing policy.

If you are an existing member removing the applicable excess from your existing policy, you will need to serve a 2 month waiting period where your previous excess will apply. The 2 month waiting period will also apply if you are transferring to Allianz Care Australia from a similar policy held with another fund and your previous fund had an excess.

If you transfer to Allianz Care Australia from a similar policy held with another Fund and there has not been a gap in your coverage of more than 30 days, then provided you can provide documentary proof of the period you had cover with the other Fund, we will take this period of cover into account when



assessing the waiting periods with us. If you are transferring to Allianz Care Australia, we require that you obtain a clearance certificate from your current Fund.

If you have previously held OVHC or OSHC with us and:

- you terminated your policy and 30 days have since passed during which time you did not hold health insurance; or
- your policy was lawfully cancelled by us,

new waiting periods will apply upon commencement of any new policy you take out with us.

#### **Pre-existing conditions:**

A pre-existing condition is an ailment, illness or condition the signs or symptoms of which (in the opinion of a medical practitioner appointed by us) existed at any time during the period of 6 months prior to your cover commencing (determined in accordance with the above rules). In forming such an opinion, the medical practitioner must have regard to any information in relation to the ailment, illness or condition that the medical practitioner who treated the ailment, illness or condition gives him or her.

This includes an ailment, illness or condition that was present, but had not been diagnosed by a medical practitioner prior to your cover commencing.

#### **Hospital Excess:**

If your policy has an excess, the excess is the amount you are required to pay upfront before receiving a benefit for overnight or same day hospital admissions under your policy. The excess is payable once per adult, per financial year (1 July – 30 June). The excess does not apply to any dependant children under the age of 18 on your policy. For same day hospital admissions, you only pay half the excess per admission. For subsequent admissions in the same financial year, the balance of the excess will be payable. Excess payments made to your previous fund will not be recognised.

We will not pay you a benefit for an overnight or same day hospital admission if the cost of the medical treatment you receive is less than the excess. However, we will pay you a benefit for a hospital admission if:

- the cost of your medical treatment when combined with any previous medical treatment you had in the same financial year is more than the excess; or
- you pay the balance of your excess.

If you claim for medical treatment that was provided to you as an admitted patient while an excess was payable on your policy, you must pay the excess upfront before receiving a benefit, even if you have since removed the excess.

Waiting periods apply when removing the hospital excess component from your policy. Please refer to the Waiting periods for your Hospital and Medical benefits section on page 12.

## **WHAT'S NOT COVERED UNDER YOUR HOSPITAL AND MEDICAL BENEFITS**

Benefits are not payable for:

- (a) services and treatment rendered as part of an assisted reproductive program, including but not limited to in-vitro fertilisation;
- (b) bone marrow and organ transplants;
- (c) treatment rendered outside of Australia, whether or not in connection with a course of study and including treatment necessary en route to or from Australia;
- (d) treatment arranged in advance of your or your dependants arrival in Australia;
- (e) treatment rendered to you or your dependants in the first 12 months, where the treatment is for a pre-existing condition;
- (f) treatment rendered to you or your dependants in the first 12 months, where the treatment is for a pregnancy-related condition;
- (g) transportation of you or your dependants into Australia in any circumstance, or for transportation out of Australia except in the circumstances and to the extent covered by our "Medical Repatriation Benefit";
- (h) services and treatment which are covered by compensation or damages provisions of any kind;
- (i) elective cosmetic surgery;
- (j) personal costs, including but not limited to, telephone, personal pharmacy, internet, personal items, in-patient boarder, television hire, and costs for any relative/companion;
- (k) general non-medical administrative expenses, including but not limited to prosthetic, medical consumable, and medical document handling fees;
- (l) services provided by physiotherapists, osteopaths, chiropractors, naturopaths or any other ancillary services;
- (m) medications, drugs or other treatments not prescribed by a doctor or other medical practitioner and dispensed by a registered pharmacist;
- (n) any costs associated with dental treatment, unless the treatment is covered on the MBS;
- (o) optical charges, unless the treatment is covered on the MBS;
- (p) any out of pocket costs payable by you;

- (q) service fees charged by a medical practitioner or hospital which are not included in the benefits covered under your policy;
- (r) costs towards an emergency room visit in a private hospital where we do not have an agreement with that hospital;
- (s) Any bank or transfer costs associated with the refund of premium or claim payment for benefits to an overseas financial institution;
- (t) Ambulance charges otherwise covered by a third party, or under an arrangement with a government approved ambulance service, or for hospital transfers due to patient preference;
- (u) services and treatments undertaken when you do not hold an eligible visa; or
- (v) treatment and services provided more than two years ago.
- (w) treatment provided for an overnight or same day hospital admission where you have not paid the entirety of your excess unless you have paid half the excess for a same day hospital admission.
- (x) benefits for hospital services and treatment excluded under your policy;
- (y) prescription medication not provided as part of an inpatient admission.

For the purposes of these exclusions, the start date for calculating the relevant period of 12 months, and whether or not the condition is a pre-existing condition, will be determined in accordance with the section *“Waiting periods for your hospital and medical benefits”* on page 12 and the section *“Pre-medical conditions”* on page 13.

## INFORMATION ABOUT YOUR POLICY

### WHO MAY BE SUITABLE FOR VALUE VISITORS OVHC?

Value Visitors OVHC is health insurance for international visitors wishing to work in Australia on certain visa types, who do not need to satisfy visa condition 8501. If you require adequate health insurance cover (visa condition 8501) Value Visitors cover is not suitable for you.

To be eligible to purchase Value Visitors OVHC, the oldest policyholder must be under 50 years of age on the date the policy is purchased.

#### Eligible Visas

You must hold an eligible visa to be covered under your Allianz Care Australia OVHC policy. Please refer to our website for details of the eligible visa types: [www.allianzcare.com.au/ovhc](http://www.allianzcare.com.au/ovhc).

Your policy will not be valid if you do not hold an eligible visa type.

#### Single or Family Cover

Your certificate of insurance will indicate which type of OVHC policy you have purchased. Your policy may be any of the following:

##### Single

Covering the primary overseas visitor visa holder (you) only;

##### Dual family

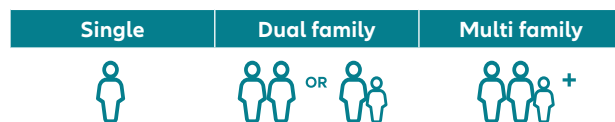
Covering the primary overseas visitor visa holder (you) and one of:

- your dependent spouse or de facto partner; or
- one or more of your dependent children or step-children who are not married; if:
- they are authorised to enter Australia under your visa, and
- they live with you.

##### Multi family

Covering the primary overseas visitor visa holder (you) and:

- your dependent spouse or de facto partner; and
- one or more of your dependent children or step-children who are not married; if:
- they are authorised to enter Australia under your visa, and
- they live with you.



If you are not sure if you have the right cover, or your circumstances have changed including ceasing to hold an eligible visa, then please contact us immediately.

We do not cover other family members such as parents, grandparents, brothers, sisters, uncles or aunts on the same policy. They will need to arrange their own health cover. Please visit: [www.allianzcare.com.au/ovhc](http://www.allianzcare.com.au/ovhc)

### HOW LONG DO I HAVE TO BE COVERED?

#### Periods of cover:

1. Your Allianz Care Australia OVHC Policy is only valid whilst you hold a current eligible visa and have paid the full premium required. Payment of the premium is required in advance, with the first payment being a minimum of one month's premium.

2. Your cover starts on the later of the start date shown on your certificate of insurance, the date your eligible visa is granted, or the date of your arrival in Australia.
3. Your cover ceases on the date of your departure from Australia, the date you cease to hold an eligible visa or the date we or you cancel your policy, whichever occurs first. To check if your visa type is an eligible visa, please refer to our website: [www.allianzcare.com.au/ovhc](http://www.allianzcare.com.au/ovhc).
4. You may temporarily leave Australia and return without re-serving waiting periods, provided that:
  - You return to Australia on an eligible visa; and
  - You have paid the full premium required.
 No benefits are payable for services provided to you during the period you were not in Australia.
5. If you are paying your policy by instalments, we will allow for payment of premiums within 60 days after the due date of each payment. If we do not receive your payment within 60 days, your cover will cease and we will cancel your policy.
6. We are not obligated to pay benefits for services provided to you during any period that your payments are not up to date.

## TRANSFERRING FROM ANOTHER HEALTH INSURER (FUND)

If you transfer to Allianz Care Australia from a similar policy held with another Fund and there has not been a gap in your coverage of more than 30 days, then provided you can provide documentary proof of the period you had cover with the other Fund, we will take this period of cover into account when assessing the waiting periods with us. If you are transferring to Allianz Care Australia, we require that you obtain a clearance certificate from your current Fund.

To arrange your policy:

- visit us at [www.allianzcare.com.au/ovhc](http://www.allianzcare.com.au/ovhc);
- or call 1300 727 193;
- or email us at [OVHC@allianzcare.com.au](mailto:OVHC@allianzcare.com.au).

## PREMIUM REFUNDS

You can apply in writing for a pro-rata refund of premium for the unexpired portion of your policy if:

- (a) you paid your premium and did not come to Australia
- (b) you paid your premium on the basis of an extended stay but the extension of authorised stay was not granted by the Department of Home Affairs
- (c) you have been granted permanent residence in Australia

- (d) you can provide proof of OVHC provided by another organisation which includes the period covered by the organisation.

### **Please note:**

- Refunds are calculated on a monthly pro-rata basis, with a minimum refund of one month.
- Any bank or transfer costs associated with the refund of premium to an overseas financial institution will be borne by you and deducted from the premium refund.

## ADDING A NEWBORN CHILD

To add a newborn child to your existing policy, you must provide us with their details within 60 days of their birth.

This might require your policy to be upgraded to a dual or multi family cover with additional premium payable. We will advise you of the additional premium when you provide your child's details.

If we are advised of your child's details within 60 days of their birth, cover for your child will commence from the child's date of birth and once you have paid the additional premium. Waiting periods are considered to be served for the same period that currently applies to the policyholder.

If we are advised of your child's details after 60 days from their birth, cover for the child will commence from the date we are advised of your child's birth and you have paid the additional premium (date of addition). We will not be obliged to pay benefits for any services provided to your child prior to the date of addition. Waiting periods will need to be served from the date of addition.

For further information, please refer to our website:

[www.allianzcare.com.au/ovhc](http://www.allianzcare.com.au/ovhc)

## HOSPITALISATION

If you or a dependant covered under your policy is hospitalised, you or the hospital must advise us as soon as possible.

## YOU MUST HELP US RECOVER ANY MONEY WE HAVE PAID

If a claim made by you and paid by us under this policy is subject to recovery action by us against a third person, you must do the following:

- Assign your rights in relation to the recovery of any amount we have paid under this policy.
- Assist us in recovering payments made by us, including providing us with contact details for the third person; and
- Reimburse us for any amounts paid to you as part of a settlement for claims paid by us.

## YOU MUST PROVIDE ADDITIONAL INFORMATION UPON REQUEST

You must provide all information and details that we may require in order to process any medical and hospital claims including medical reports, GP notes, surgical notes and hospital discharge summaries.

## COMPENSATION FUND

Benefits are not payable if your claim is for a loss which is recoverable by compensation under any workers compensation or transport accident laws or by any government sponsored fund, plan, or medical or health benefit scheme like Medicare, or any other similar type of legislation required to be effected under law.

## RECIPROCAL HEALTH CARE AGREEMENTS

Reciprocal Health Care Agreements (RHCA) are agreements between countries that allow visitors to access medical services under Australia's Medicare scheme while staying in Australia. To be eligible individuals must meet specific criteria, such as being a resident of a participating country and having adequate health insurance in your home country.

Benefits are not coverable under your OVHC policy that have been covered under Medicare via a Reciprocal Health Care Agreement.

For more information of Reciprocal Health Care Agreements please visit [www.servicesaustralia.gov.au/reciprocal-health-care-agreements](http://www.servicesaustralia.gov.au/reciprocal-health-care-agreements)

## FRAUD

Insurance fraud places additional costs on honest policy holders. Fraudulent claims force insurance premiums to rise.

We encourage the community to assist in the prevention of insurance fraud.

You can help by reporting insurance fraud. All information will be treated as confidential. Report insurance fraud by calling 1800 453 937.

Any fraudulent misuse of your policy or card may result in your policy being cancelled and your details passed onto the relevant authorities. We will not be responsible for any expenses arising from the misuse of your card.

# SECTION THREE MEMBER'S GUIDE



## OVHC 24 HOUR HELPLINE - 1800 814 781

In the event of a medical or personal situation, we will assist you with:

- (a) medical advice and assistance
- (b) referrals to a doctor for medical treatment
- (c) access to an interpreting service

In a medical emergency situation call triple zero (000).

AWP Australia Pty Ltd trading as Allianz Care Australia has been appointed by Peoplecare to administer all assistance services. Please note that the provision of assistance services to you is not deemed to be acceptance of cover in circumstances where no cover is otherwise available to you under this OVHC policy.

This helpline is for assistance only. We may be unable to confirm eligibility at the time of the call, and claims are subject to assessment.

## THE AUSTRALIAN HEALTHCARE SYSTEM

It is very important that you have a good understanding of the Australian healthcare system. If you understand the healthcare system in Australia, you will be better placed to access the best and most effective treatment for you. For information about the Australian healthcare system, visit: [www.humanservices.gov.au](http://www.humanservices.gov.au).

## GENERAL PRACTITIONERS

If you are not in a medical emergency situation, the first point of contact is a doctor, also known as a general practitioner, medical practitioner or local health/medical centre. You can access many services at your local health centre. Some of the services available are:

- General medicine and simple diagnostic screenings.
- Assessment and treatment of health problems and injuries.
- First aid services as needed.
- Women's and men's health.
- Referrals to specialist services.

In most cases, it is necessary for you to make an appointment to see your doctor.

## ACCIDENT AND EMERGENCY TREATMENT

Many hospitals have a 24 hour accident and emergency department. Accident and emergency departments should only be accessed in the case of emergency situations. 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.

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 us before attending a private hospital to see if you will be covered for the costs.

## HOSPITAL TREATMENT

If you have been admitted for emergency treatment, contact Allianz Care Australia 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 Care Australia 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.

You must pay the excess before you can receive a benefit for a hospital admission.

### Public admission

For services covered under your policy, generally, OVHC pays for the total cost of your stay and treatment as an in-patient in a shared ward of a public hospital. As a patient in a public hospital, your doctors will be nominated by the hospital. After your hospital discharges you, 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 general practitioner.

### Private admission

You can choose to be treated in a private hospital. Through our relationship with Peoplecare, we have agreements in place with most private hospitals in Australia. These agreement 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) is charged by the hospital and paid by Allianz Care Australia on a member's behalf. You may incur out of pocket costs for private hospital expenses.

If you are admitted to one of these hospitals, we will not cover the full cost of your hospitalization.

However, if you call us for a discussion before you go into hospital we'll tell you how much you are covered for under your policy. Members who choose a non-agreement hospital may incur out of pocket expenses for hospital related services.

For more information on hospital admissions and for details on hospitals that we have agreements with, please visit [www.allianzcare.com.au/en/getting-medical-help/find-a-hospital.html](http://www.allianzcare.com.au/en/getting-medical-help/find-a-hospital.html)

## FIND A DOCTOR

### Direct billing services

You can attend a health service or doctor that direct bills Allianz Care Australia.

You can find your closest direct billing service on our website at [www.allianzcare.com.au](http://www.allianzcare.com.au). You simply have to show your valid Allianz Care Australia OVHC membership card, and the bill for the covered portion of your service will be sent directly to Allianz Care Australia.

### Other medical providers

You can attend any other medical practice or doctor in Australia. In most cases, you will be required to pay the bill, and submit a claim to Allianz Care Australia in order to get your benefit reimbursed. Some doctors may charge more than the benefit payable, in which case there will be an out of pocket cost to you for the part that is not covered by your policy.

## Your claiming options

### Submission of claims time limits

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

Step 1	Register for Online Member Services using your policy number - <a href="https://oms.ovhcallianzassistance.com.au/">https://oms.ovhcallianzassistance.com.au/</a>
Step 2	Select <b>Submit Claim</b> from the menu. Read through the instructions and ensure you provide all the information required
Step 3	Attach photos of receipts or relevant documents, complete required information, and submit your claim.

For assistance using Online Member Services, visit our FAQ page - [www.allianzcare.com.au/en/faqs/ovhc-oms-faqs.html](http://www.allianzcare.com.au/en/faqs/ovhc-oms-faqs.html)

**It is important that you keep a copy of all your invoices and receipts.**

### Claims reimbursement

#### Paid accounts

If you have paid your medical or hospital bill, your benefit will be reimbursed in Australian dollars by:

**Direct credit** - into your nominated Australian bank account.

#### Unpaid accounts

If you have not paid your medical or hospital bill, the benefit will be paid:

- to the nominated health care provider (eg. doctor or hospital).

You are responsible for any 'out of pocket' costs payable to the provider. In some instances our claims officers will contact you to request more information.

We will endeavour to process your claim within 10 working days of receiving a completed claim form and all required documents. If we need additional information, a written request will be sent to you within 10 working days. For hospital claims, payment and remittance can take up to 30 days to process.

## HELPFUL SERVICES

### Online services and information

Simple and easy to use services and important information can be found on our website: [www.allianzcare.com.au/ovhc](http://www.allianzcare.com.au/ovhc).

### Members services

If you need assistance with any matter, contact our friendly and helpful member service officers on 1300 727 193, who will be able to assist you.

## RESOLVING YOUR CONCERNS

Any enquiry or concerns relating to this policy should be referred to:

Allianz Care Australia  
Overseas Visitors Health Cover  
Locked Bag 3004  
TOOWONG QLD 4066  
Telephone 1300 727 193

### Commonwealth Ombudsman

The Commonwealth Ombudsman has responsibility to assist with enquiries and complaints about any aspect of private health insurance. The Ombudsman is independent of private health funds, private and public hospitals and the Government. Information may be obtained or complaints lodged about health insurance by telephoning the Ombudsman's office toll free on 1300 362 072 or at [www.ombudsman.gov.au](http://www.ombudsman.gov.au).

For general information about private health insurance, see [www.privatehealth.gov.au](http://www.privatehealth.gov.au).

Email: [phio.info@ombudsman.gov.au](mailto:phio.info@ombudsman.gov.au)





## SECTION FOUR PRIVACY NOTICE

### Your privacy

Your privacy is important to us. To arrange, offer, and provide you with our products and services (or those we may offer or provide to you on behalf of our business partners) and for the purposes set out below, we, namely AWP Australia Pty Ltd ABN 52 097 227 177 trading as 'Allianz Care Australia', collect, store, use, process, and disclose your personal information including sensitive information such as medical information in accordance with the requirements of privacy laws. For full details of our privacy policy, please visit our website at [www.allianz-assistance.com.au](http://www.allianz-assistance.com.au) and click on the Privacy & Security link.

When we collect your personal information, we are responsible for ensuring it is processed and protected in accordance with applicable privacy laws such as the Privacy Act 1988 (C'th), and sometimes European Law such as the GDPR where our activities fall within its scope. Personal information we collect includes, for example, your name, address, date of birth, email address, your medical information, passport details, and bank account details. We also collect information through devices such as 'cookies' when you visit our website or use our mobile apps, in order to improve our website functionality and user experience.

### Data collection

We usually collect your personal information directly from you but sometimes from others depending upon the circumstances and the product involved. For example, to quote, arrange, or provide our health insurance products and services, we may collect your personal information from you, your agents, our agents, your broker, other insurers, universities and learning institutions, Government departments managing Immigration, health, and foreign affairs including for visa purposes, family members including your partner or spouse, travelling companions, as well as from doctors, hospitals, and other health service providers if you require medical assistance. We may collect your personal information from our business partners and agents whom you may have approached or who distribute or help provide or arrange our products and services.

### Purposes & uses

We use your personal information to arrange, offer, and provide our products and services (or those we may offer or provide to you on behalf of our business partners) and to manage your and our rights and obligations in connection with any products and services you have inquired about or acquired. For instance, we use it to assess, process, and investigate health insurance claims, and to liaise with Government Departments such as immigration, health, and foreign affairs where it relates to your

cover or your application for private health insurance cover. We may also use it for product development, marketing (where permitted by law or with your consent), customer data analytics, research, IT and related systems maintenance and development, recovery against third parties, fraud investigations, to comply with requests from regulatory bodies and government departments, and for other purposes with your consent or where permitted by law. We do not sell your personal information to any other person or entity for marketing purposes.

### **Disclosures & overseas transfers**

Your personal information may be disclosed to your family members, co-insured on the same policy, your spouse or partner, as well as to third parties who assist us to carry out the activities set out in the 'Purposes & Uses' paragraph above, such as claims management providers, our agents and intermediaries, insurers, investigators, cost containment providers, medical and health service providers, universities and other education institutions, overseas data processing and 'cloud' storage providers, legal and other professional advisers, your agents and broker, your travel group leader if you travel in a group, your employer or sponsor, insurance reference bodies, and our related entities in the Allianz group of companies including Allianz Partners. Some of these third parties to whom your personal information may be disclosed and transferred, will be located in other countries including in Europe, the UK and Ireland, Asia, Canada, or the USA. We also, where necessary, disclose your personal information to Government Departments that manage immigration, health, and foreign affairs, as well as to regulatory bodies including those involved in the health insurance industry. We also disclose and transfer your personal information to our private health insurer that underwrites your policy, namely Peoplecare Health Limited, which is a registered private health insurer, ABN 95 087 648 753. When we disclose or transfer your personal information to third parties, we take steps binding those entities to comply with privacy law.

### **Marketing**

We may, where permitted by law or with your consent, contact you by telephone, normal mail, email, electronic messages such as SMS, and via other means with promotional material and offers of products or services from us, our related companies, and business partners that we or they consider may be relevant and of interest to you. Where we contact you as a result of obtaining your consent, you can withdraw your consent at any time by calling us on 1800 023 767 or by contacting us – see below.

### **Other individuals/dependants**

Except where you have legal authority to provide personal information on behalf of another, such as in your capacity as a parent or legal guardian, when you provide personal information to us about another individual on your policy such as your spouse, partner, family member, dependant, or adult children, we rely on you and you warrant to us that you have first obtained that individual's consent, and have made them aware of the matters set out in this Privacy Notice.

### **Access to and correction of personal information**

You may also seek access to your personal information (or that of another on your policy where you are authorised to do so) and ask us to correct or update it, and to obtain details about our data processing activities in respect of your personal information. You may have further rights in respect of your personal information where the GDPR law applies, and depending upon the circumstances, you may request a restriction on processing, request it be deleted, and to receive it in a portable form, amongst other things.

### **Withdrawal of consent**

Where your personal information is used or processed with your specific consent as the sole basis for such use and processing (rather than on a contractual basis or legitimate interests of the company), you may withdraw your consent at any time. Just contact us as set out below.

### **Contact us**

If you wish to make a complaint about your data privacy, or have a request for access or correction, or any query about your personal information, please contact: The Privacy Officer, Allianz Care Australia, PO Box 162, Toowong, QLD 4066, or email [DataPrivacyAU@allianzassistance.com.au](mailto:DataPrivacyAU@allianzassistance.com.au) or phone us on +61 7 3305 7000.

You can also contact the Privacy Commissioner at the Office of The Australian Information Commissioner, GPO Box 5218, Sydney, NSW, 2001 if you have a complaint.

Without your agreement to the matters set out above, we may not be able to provide you with our products or services including the assessment and payment of any claims.



## **Allianz Care Australia Overseas Visitors Health Cover**

### **Online services and information**

[www.allianzcare.com.au](http://www.allianzcare.com.au)

### **Members services and general enquiries**

1300 727 193

### **Claims**

1300 727 193

### **OVHC 24 hour helpline 1800 814 781**

Medical assistance and interpreting services

In a medical emergency call triple zero (000)

### **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

From overseas: +61 7 3305 8833

[OVHC@allianzcare.com.au](mailto:OVHC@allianzcare.com.au)

[www.allianzcare.com.au/ovhc](http://www.allianzcare.com.au/ovhc)

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

