

Living in Australia on a Temporary Visa?

You need Overseas Visitors
Health Cover from
Allianz Global Assistance

Global Assistance

Allianz 

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The one thing that matters the most is knowing your health care won't cost you a fortune in Australia.



Overseas Visitors Health Cover (OVHC) is health insurance for international visitors on a temporary resident visa.

OVHC is a mandatory requirement to get your visa.

The Australian Government, through the Department of Immigration and Citizenship, requires all holders of a temporary resident visa to maintain OVHC during their entire stay in Australia. Overseas visitors who do not maintain their OVHC are at risk of having their visa cancelled.

OVHC from Allianz Global Assistance includes cover for:

- In hospital medical treatment
- Prescription medicines
- Surgically implanted prostheses
- Emergency ambulance transport
- Medical repatriation (if authorised by AGA)
- Out of hospital medical treatment (Visitors Plus only)

There are two types of coverage you can purchase:

Budget Visitors and **Visitors Plus**.

BUDGET VISITORS POLICY

Benefits covered under your Budget Visitors policy

Medical and hospital benefits

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

Service	Benefit per service
In hospital medical services	
Medical services provided in hospital	100% of the Medicare Benefits Schedule Fee.*
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.
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)	Prescription Medicines Benefit for expenses exceeding the equivalent of the current Pharmaceutical Benefits Scheme (PBS) patient contribution for general beneficiaries up to a: <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 Each individual in a family has a limit equivalent for a single person as long as the family maximum benefit has not been used.

Service	Benefit per service
In hospital medical services (continued)	
Surgically implanted prostheses and other items included on the Federal Government's prostheses List	100% of the cost as listed on the Australian Prostheses list.
Ambulance services	
When medically necessary for admission to hospital or for emergency treatment	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.
Medical repatriation benefit	
Cover for your 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 their mortal remains.	100% of the costs authorised by Allianz Global Assistance up to a maximum amount of \$5,000.

** Benefits payable as per the Medicare Benefits Schedule Fee*

You may incur out of pocket costs for hospital expenses



VISITORS PLUS POLICY

Benefits covered under your Visitors Plus policy

Medical and hospital benefits

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

Service	Benefit per service
Out of hospital medical services	
Medical services provided by most General Practitioner services	Benefit amount as listed in the Medicare Benefits Schedule (MBS) 100% of the MBS fee*
All other medical services such as pathology and radiology (including specialists)	Benefit amount as listed in the Medicare Benefits Schedule (MBS) 85% of the MBS fee*
In hospital medical services	
Medical services provided in hospital	100% of the Medicare Benefits Schedule Fee.
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.

* Benefits payable as per the Medicare Benefits Schedule Fee

You may incur out of pocket costs for hospital expenses

Service	Benefit per service
Prescription Medicines	
<p>For Prescription Medicines prescribed by your doctor.</p> <p>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>
Medical repatriation benefit	
<p>Cover for your 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 their mortal remains.</p>	<p>100% of the costs authorised by Allianz Global Assistance up to a maximum amount of \$5,000.</p>

To find out more visit
www.ovhcallianzassistance.com.au
or phone **1300 727 193**.

Allianz Global Assistance Overseas Visitors Health Cover is managed by AGA Assistance Australia Pty Ltd ABN 52 097 227 177 trading as Allianz Global Assistance. Lysaght Peoplecare 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 Overseas Visitors Health Cover policies.

