oshc
worldcare

Easy claiming

How to submit your claim

Last updated October 2011

Your claiming options

For paid and unpaid bills

Online claims	
Step 1	Go to the website **www.oshcworldcare.com.au**
Step 2	Click on the 'Students'
Step 3	Enter your policy number, family name and date of birth
Step 4	Confirm your details
Step 5	Select 'File a Claim' from the menu and follow the prompts
Step 6	Upon successful submission of an on-line claim, a unique claim number will be provided. Write this claim number at the top of each of your tax invoices/receipts
Step 7	Use the pre-paid and pre-addressed envelopes to post the original tax invoices/receipts directly to OSHC Worldcare

Postal claims	
Step 1	Obtain a hard copy claim form from your educational institutution or an OSHC Worldcare member service point or download a form from the website
Step 2	Complete the form. Please write clearly and sign the form. Ensure you have clearly written your OSHC policy number on the form
Step 3	Attach your receipts to the claim form
Step 4	Use the pre-paid and pre-addressed envelopes to post the original tax invoices/receipts directly to OSHC Worldcare

For paid bills only

Cash claims	
A Cash claim is a convenient way of processing your claim on-campus. Cash claims are available at most major institutions. There is a limit of $105 per invoice, and your medical bill must be paid.	
Step 1	Bring your original receipts to your local OSHC Worldcare Representative who will process your claim.
Step 2	You will receive an Australia Post voucher which you can take to an Australia Post outlet and redeem it for cash

When you submit a PAID account, you will receive your benefit by:

- **Direct debit** into your nominated bank account – make sure that you provide clear and correct details on your claim form.
- **By cheque** – sent to your nominated address – make sure your address details are always up to date.

When you submit an UNPAID account, we will send payment directly to the medical provider.

- Make sure that you submit your account ASAP to ensure the account is processed and the medical provider is paid promptly.

If you visit an OSHC Worldcare Direct Billing Centre...no claim is needed!

- The medical centre will send directly to OSHC Worldcare the account for the benefit amount.
- You are responsible for any gap fee which cannot be claimed. That is, any amount that the doctor may charge above the standard government rates.
- Visit the 'Find a Doctor' section of our website to find your closest Direct Biller.

Global Assistance

Allianz

OSHC Worldcare policies are authorised under a Deed entered into between Lysaght Peoplecare Limited and the Australian Government through the Department of Health and Ageing. The OSHC Worldcare health insurance plan is managed by AGA Assistance Australia Pty Ltd ABN 52 097 227 177 trading as OSHC Worldcare. Lysaght Peoplecare Limited ABN 95 087 648 753, a private health insurer under the Private Health Insurance Act 2007 (Cth), is the underwriter of OSHC Worldcare policies.

OSHC Worldcare. Allianz Global Assistance Locked Bag 3001, Toowong, QLD, 4066

Frequently asked questions

Why should I lodge a claim on-line when I still need to send the original bills/accounts?

When you lodge on-line, your information is clear and all parts of the claim is completed as an incomplete form cannot be submitted successfully. You can also keep a copy of your claim on your computer for future reference. Accounts/Bills need to be submitted to OSHC Worldcare for verification and authenticity. Once the accounts have been approved, payment can be completed promptly.

Manual claims are often difficult to read and are incomplete. As a result OSHC Worldcare needs to return the forms to the student, which means there will be a delay in obtaining the benefit.

How do I know where to find a Medical Provider that Direct Bills?

Visit **www.oshcworldcare.com.au** and go to the 'Student' menu and then click on 'Find a Doctor'. Choose your State and a list of direct billing centres will appear for your area. If you would like to nominate a medical clinic in your local area that may be interested in direct billing, please email OSHC Worldcare at **oshc@worldcare.com.au**. We cannot guarantee that the medical provider will want to direct bill, but we will certainly try.

If I am having trouble completing the claim form, where can I obtain help?

Contact OSHC Worldcare directly on **13 OSHC** (13 6742) or see your local customer service representative.

What is the quickest way of obtaining my benefit?

- Providing a complete claim form.
- Sending the tax invoices/receipts to OSHC Worldcare promptly, quoting the claim number when using the on-line claiming function.
- Providing the correct banking details – six (6) digit BSB and a maximum (9) nine digit account number. Direct credit into your bank account is the fastest option.

If I provide my banking details, how can I be sure that I have received my benefit?

OSHC Worldcare will EFT funds directly into your account and send a benefit advice to tell you when the payment was processed and paid to you. You can check these details against your bank statement.

If I see a direct billing provider who then requires pathology or radiology tests, will the charges be direct billed?

Pathology and radiology charges are separate to the medical service provider charges. There are some pathologists and radiologist that do direct bill OSHC Worldcare. However you may receive an account where the tests are not direct billed. You will need to submit these to OSHC Worldcare for benefit payment as soon as possible.

Where do I obtain pre-paid and pre-address envelopes, or other OSHC Worldcare forms?

These are available at your educational institution, OSHC Worldcare member service point or visit our web site to allow forms to be downloaded. **www.oshcworldcare.com.au**

How long does my claim take to be processed?

Once your completed claim is received by OSHC Worldcare, the processing time is 10 working days from receipt of your claim. You should allow for postage and bank clearance times to receive your benefits.