

Important Communication regarding Allianz Worldwide Care policies for residents of Australia

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From time to time regulatory authorities in certain countries notify Allianz Worldwide Care of local health insurance laws which may affect the validity of our international insurance cover in their countries. In these situations Allianz Worldwide Care aims to provide clarification for our members based in these countries.

Below we provide some information on local health insurance laws in Australia and confirm what cover we can provide.

Australia

Where a permanent resident of Australia wishes to take out private medical insurance to cover treatment received while located in Australia he/she may only be insured by a locally licensed private health insurance company. A list of insurers who are registered as licensed health insurers with the Private Health Insurance Administration Council (PHIAC) is available at www.phiac.gov.au.

Please note that Australian residents may be entitled to exemptions from certain taxes or levies by virtue of having private medical insurance. However these exemptions will only apply where the provider of this private medical insurance is registered with PHIAC (as outlined above).

As Allianz Worldwide Care is not a licensed private medical insurer in Australia it is not possible for us to continue to provide local health cover to persons resident in Australia. For health insurance cover within Australia these individuals must be enrolled with a private health insurer

which is registered with PHIAC.

Please note that this only applies to local health insurance. Treatment received by an Australian resident while outside of Australia will continue to be covered by the Allianz Worldwide Care plan in accordance with the terms of the policy.

Frequently Asked Questions

How is a person classified as a resident of Australia?

If a person is an Australian citizen or holds a permanent residency visa in Australia and is no longer working temporarily or permanently outside of Australia, he/she is classed as a resident of Australia for the purposes of Australian insurance regulations.

I am a resident of Australia. What should I do now?

For private health insurance cover within Australia, you will need to arrange for you/your dependents to be enrolled with a private health insurer which is registered with PHIAC. A list of these insurers is available at www.phiac.gov.au and additional information and support is available from www.privatehealth.gov.au.

I work in Australia under temporary Visa type 457. Am I required to obtain cover with a locally licensed private health insurer or will my Allianz Worldwide Care plan be appropriate?

An employee working in Australia under Visa type 457 is required to maintain an appropriate level of private health insurance cover for themselves and

their accompanying family members for the duration of their stay. An Allianz Worldwide Care international health plan provides an appropriate level of cover and it is not necessary to take out any additional cover.

If you reside in a country that has a reciprocal health care agreement with Australia you may be eligible to apply for an exemption from the visa requirement to maintain private health insurance cover. This application can only be made after you arrive in Australia. Pending the outcome of your application you must maintain an appropriate level of cover such as the Allianz Worldwide Care plan.

I already have a local compliant plan. Can I keep my Allianz Worldwide care cover also?

This is fine however, as Allianz Worldwide Care is not a locally licensed private health insurance company, permanent residents of Australia may **only** use their Allianz Worldwide Care cover for treatment received outside of Australia.

It is also important to note that you/your dependent(s) will not be entitled to exemptions from certain local Australian taxes and levies in respect of premium paid to Allianz Worldwide Care.

I travel to Australia on a regular basis but am not resident in Australia. Will my Allianz Worldwide Care international plan cover me for treatment in Australia?

People travelling to Australia temporarily are not required to have a locally licensed private health insurance plan. The Allianz Worldwide Care plan will allow members to avail of any necessary medical treatment whilst in Australia on a temporary basis.

I have some further queries that I would like to discuss. Who can I speak with about this?

We would be happy to discuss this matter with you in more detail and provide any further clarity or assistance that you may require. Simply contact us on +353 1 630 1301 or email us on client.services@allianzworldwidecare.com.