

Key Advantages of IMAN Australian Health Plans (IMAN)

Questions? Call IMAN on:

1800 22 11 33 (within Australia), +61 2 8437 2888 (outside Australia)

Health Plans suitable for 457 Visa employees and holders of other working visas

Subclass 457 visas granted on or after 14 September, 2009

All subclass 457 visa applicants will be required to satisfy the Department of Immigration and Citizenship (DIAC) condition 8501, requiring the visa holders to maintain adequate arrangements for health insurance for the duration of their stay in Australia. In support of your visa application, IMAN will provide you with a Certificate and DIAC approved template letter, confirming your membership, and how you will be paying for the costs of the Plan membership.

Subclass 457 visas granted before 14 September, 2009

Sponsors retain ultimate responsibility for the cost of treatment in a public hospital.

Sponsoring a Temporary Resident on a 457 visa into Australia involves:

1. Ensuring that the cost of return travel by a sponsored person is met
2. Paying all medical or hospital expenses for a sponsored person arising from treatment administered in a public hospital (other than expenses that are met by health insurance or reciprocal health care arrangements. This undertaking continues until such expenses are paid.)

Employers/Sponsors can require sponsored employees to sign an agreement requiring the employee to maintain health insurance which is deemed acceptable to the employer/sponsor.

Benefit Limits

The Department of Immigration & Citizenship have set a health benefit limit for complying Overseas Visitor Health Policies, which must not be less than \$1 million dollars, per person per annum. The total benefit payable per person, per annum on all IMAN plans, is \$A1 million dollars.

Online applications

Applications for Membership can be made online. You can apply from overseas, then commence your membership once you arrive in Australia. A fast, efficient and simple way of dealing with IMAN. All paperwork required by DIAC to meet your visa application requirements will be provided.

Air & Road Ambulance throughout Australia, Funeral Expenses & Medical repatriation to your home country

IMAN include 100% benefits in Australia for Air & Road Ambulance and Funeral Expenses. We cover the cost of returning your body or ashes to your home country, and provide medical escorts if our Members need to be medically repatriated to their home country.

Immediate Benefits. No waiting periods for medical or hospital claims for sickness & injury

However, waiting periods apply for:

- Existing Ailments in the first 12 months of membership, or the first twelve months of upgrading to a Plan with higher benefits.
- Claims relating to 100% benefits (Private Hospital and Out-Patient Services) for obstetrics and pregnancy are payable after 12 months continuous membership under a Couple/Family Executive Top Cover (320 Plan).
- Claims relating to 100% Private Hospital accommodation and 100% MBS Fees for Medical Services for obstetrics and pregnancy are payable after 12 months continuous membership under a Couple/Family Top Visitor Cover (360 Plan).

- Public Hospital Labour Ward after 12 months continuous membership. on all Plans.
- Extras, Physiotherapy, Osteopathy, Chiropractic and Pharmaceutical Benefits (where applicable).

Dependent children under 25 years of age are included under your family Plan

Dependent children are your natural, step, foster or adopted child under the age of 25, living at home and studying full time at an approved school, college or university. This definition of dependant is different to that used in your Australian Visa application.

Bonus Australian travel policy

Travel Insurance in Australia is offered through a policy arranged with ACE Insurance. Apply online for your Bonus membership.

Refund of prepaid costs upon cancellation or termination

Once you become a financial member of IMAN Australian Health Plans, should you then choose to cancel your plan any premium you have paid in advance will be refunded to you.

Credit for time overseas on business or holiday

IMAN will give a "Credit for Time Away" when you are overseas. You can be out of the country for a minimum of 4 weeks and a maximum of 10 weeks to apply for a "Credit for Time Away". Application must be made in advance of travel and all family members must be travelling together to qualify. We will then adjust your payments accordingly. For any periods in excess of 10 weeks, your membership will be cancelled.

Transfer to nib on obtaining Permanent Residency

The granting of permanent residency means that you are no longer a temporary resident or visitor to Australia, and therefore you are not entitled to continue your IMAN membership. nib health funds is one of the leading registered health benefits organisation. For more information, visit www.nib.com.au

If you join nib within 59 days of cancellation of your IMAN membership

- continuity of cover will be recognised (where applicable)
- comparable waiting periods already served will be recognised
- nib will offer you a special discount on your premium

Updated 01-04-2011