

IMAN Australian Health Plans is a leading long term provider of health plans for Temporary Residents working in Australia on 457 and other visas. All plans provide 100% In-Hospital (In-Patient) Benefits, and varying levels of Out of Hospital (Out-Patient) Benefits.

320 Plan			390 Plan			120 Plan			190 Plan		
Cost (Incl. GST)	Monthly	Annually	Cost (Incl. GST)	Monthly	Annually	Cost (Incl. GST)	Monthly	Annually	Cost (Incl. GST)	Monthly	Annually
Single	\$233	\$2796	Single	\$166	\$1992	Single	\$83	\$996	Single	\$66	\$792
Couple	\$466	\$5592	Couple	\$332	\$3984	Couple	\$166	\$1992	Couple	\$132	\$1584
Family	\$499	\$5988	Family	\$360	\$4320	Family	\$172	\$2064	Family	\$135	\$1620

ALL PLANS 100% IN-HOSPITAL EXPENSES

- * In-Hospital (In-Patient) expenses for sickness & injury, in both Public and Private Hospitals, including accommodation, theatre fees, medical & surgical specialists, intensive care, pharmaceuticals, x-rays, MRI scans, pathology and physiotherapy.
- * Continuing Out-Patient treatment following hospitalisation.
- * Same Day Surgery.
- * Hospital Emergency Room visits.
- * Rehabilitation Hospital (In-Patient) expenses plus continuing Out-Patient treatment following hospitalisation.
- * Air & Road Ambulance throughout Australia, Funeral Expenses & Medical Repatriation to your home country.
- * 100% of Expenses as outlined above means you do not pay "gap", excess, co-payment or any other out-of-pocket expenses.**
- * Cash in Hospital of \$200 per day when hospitalised for more than five days.
- * 24 / 7 Emergency Medical Assistance.

320 Plan 100% Out-Patient Medical	390 Plan 100% Out-Patient Medical	120 Plan Out-Patient Medical	190 Plan No Out-Patient Medical
<ul style="list-style-type: none"> * Out-Patient medical expenses (eg. doctor's visits, x-rays, blood tests) * Psychiatric * Prescribed pharmaceuticals * Physiotherapy / osteopathy / chiropractic * Extras e.g. dental, optical and more 	<ul style="list-style-type: none"> * Out-Patient medical expenses (eg. doctor's visits, x-rays, blood tests) * Psychiatric * Prescribed pharmaceuticals * Physiotherapy / osteopathy / chiropractic 	<ul style="list-style-type: none"> * Out-Patient medical expenses are limited to 100% of the amount of the applicable MBS Fee (Fees for medical services as set by Medicare). You will need to pay a "gap" or co-payment. 	

* 100% Expenses for pregnancy and obstetrics after 12 months continuous membership on Family/ Couple 320 Plan. Includes both Private Hospital & Out-Patient services.

* Labour Ward Public Hospital (In-Patient) Expenses after 12 months continuous membership. No Out-Patient Benefits.

Effective for all Plans issued on or after 21st September 2009.