

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. Instant visa letter upon joining.

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.