

Working Visa Health Cover

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.

prices monthly incl. GST	Budget Visitor Cover 190 Plan	Basic Visitor Cover 120 Plan	Mid Visitor Cover 390 Plan	Top Visitor Cover 360 Plan	Executive Top Visitor Cover 320 Plan
Single	\$71	\$91	\$175	\$240	\$291
Couple	\$142	\$182	\$350	\$480	\$582
Family	\$163	\$210	\$391	\$540	\$624

Plan details effective from 1 April 2011

All Plans 100% In-Hospital Expenses				
<ul style="list-style-type: none"> In-Hospital (In-Patient) expenses for sickness and injury, in both Public and Private Hospitals, including accommodation, theatre fees, medical and 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 (as per Schedule of Benefits). Rehabilitation Hospital (In-Patient) expenses plus continuing Out-Patient treatment following hospitalisation. Air and Road Ambulance throughout Australia, Funeral Expenses and Medical Repatriation to your home country. 24 / 7 Assistance Services. <p><i>100% of Expenses as outlined above means you do not pay "gap", excess, co-payment or any other out-of-pocket expenses.</i></p>				
Budget Visitor Cover (190 Plan)	Basic Visitor Cover (120 Plan)	Mid Visitor Cover (390 Plan)	Top Visitor Cover (360 Plan)	Executive Top Visitor Cover (320 Plan)
<p>No Out-Patient Medical</p> <p>Public Hospital Labour Ward</p> <ul style="list-style-type: none"> Expenses in Public Hospital Labour Ward (In-Patient) after 12 months continuous membership. No Out-Patient Benefits. 	<p>Out-Patient Medical</p> <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 may need to pay a "gap" or co-payment. <p>Public Hospital Labour Ward</p> <ul style="list-style-type: none"> Expenses in Public Hospital Labour Ward (In-Patient) after 12 months continuous membership. No Out-Patient Benefits. 	<p>100% Out-Patient Medical</p> <ul style="list-style-type: none"> Out-Patient medical expenses (eg. doctor's visits, x-rays, blood tests) Psychiatric Prescribed pharmaceuticals Physiotherapy / osteopathy / chiropractic <p>Public Hospital Labour Ward</p> <ul style="list-style-type: none"> Expenses in Public Hospital Labour Ward (In-Patient) after 12 months continuous membership. No Out-Patient Benefits. 	<p>100% Out-Patient Medical Plus Extras</p> <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 (annual limits apply) <p>Obstetrics Cover</p> <ul style="list-style-type: none"> Expenses in Public Hospital Labour Ward (In-Patient) after 12 months continuous membership. 100% of MBS Fees for In-Patient and Out-Patient medical expenses, and 100% of related In-Patient Private Hospital expenses for pregnancy and obstetrics, after 12 months continuous membership on family / couple Plan. 	<p>100% Out-Patient Medical Plus Extras</p> <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 (with rollover of benefits) <p>100% Obstetrics Cover</p> <ul style="list-style-type: none"> Expenses in Public Hospital Labour Ward (In-Patient) after 12 months continuous membership. 100% Expenses for pregnancy and obstetrics after 12 months continuous membership on family / couple Plan. Includes both Private Hospital and Out-Patient services.