

IMAN Australian Health Plans is a leading long-term provider of health plans for temporary residents working in Australia on 457 and other visas.

| 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

- 100% 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, and including continuing out-patient treatment following hospitalisation.
- Rehabilitation hospital (in-patient) expenses including continuing out-patient treatment following hospitalisation.
- Hospital emergency room visits (as per Schedule of Benefits).
- Public in-hospital (in-patient) labour ward[^], psychiatric ward and palliative care ward expenses – 100% of MBS fees* for in-patient medical services with an MBS item number and 100% of expenses for related in-patient services in a public hospital.
- 100% cover for air and road ambulance throughout Australia, funeral expenses and medical repatriation to your home country.
- 24/7 assistance services.

| 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) |
|---|--|---|---|---|
| No Out-Patient Medical | Out-Patient Medical <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. | 100% 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 | 100% Out-Patient Medical Plus Extras <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) | 100% Out-Patient Medical Plus Extras <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) |
| No Private Hospital or Out-Patient Obstetric Cover | No Private Hospital or Out-Patient Obstetric Cover | No Private Hospital or Out-Patient Obstetric Cover | Obstetrics Cover <ul style="list-style-type: none"> • 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. | 100% Obstetrics Cover <ul style="list-style-type: none"> • 100% expenses for pregnancy and obstetrics after 12 months continuous membership on family/couple plan. Includes both private hospital and out-patient services. |

* (MBS fees are fees for medical services as set by Medicare). You may need to pay a "gap" or co-payment [^]12 month waiting period applies