



Working Visa Health Cover

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Working Visa - Single Male

Provider	Policy Name	Premium	Hospital Cover				Medical Cover (Out-of-hospital)				
			Excess per Admission	Medical Benefits Payable	Pregnancy	Psychiatry	General Practitioner	Specialist	Pathology/Radiology	Pharmacy (Benefit / Limit)	
★★★★★ "Outstanding Value"											
IMAN Australia Health Plans	Budget Visitor Cover	\$74.53	Nil	100% of COST	✗	✗	-	-	-		
IMAN Australia Health Plans	Value Plus	\$91.00	Nil	100% of MBS	✓	✓	100%	100%	100%	100% up to \$500	
★★★★											
Allianz Global Assistance	Budget Visitors	\$77.42	Nil	100% of MBS	✓	✓	-	-	-		
Bupa Australia Pty Limited	Bupa Essential Visitors Cover	\$99.88	Nil	100% of MBS	✗	✓	100%	100%	100%	60% over \$20 up to \$300	
HIF	Intermediate Working Visa Cover	\$98.80	Nil	100% of MBS	✓	✓	100%	100%	100%		
IMAN Australia Health Plans	Basic Visitor Cover	\$122.20	Nil	100% of COST	✗	✗	100%	100%	100%	100% up to \$500	
★★★											
Allianz Global Assistance	Visitors Plus	\$112.42	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600	
Australian Unity	Workers Cover Plus \$0 excess	\$183.00	Nil	150% of MBS	✓	✗	150%	150%	150%		
Bupa Australia Pty Limited	Bupa Gold Visitors Cover	\$213.24	Nil	100% of AMA	✓	✓	150%	100%	150%	90% over \$20 up to \$600	
Bupa Australia Pty Limited	Bupa Gold Visitors Cover with Exces	\$178.31	\$500	100% of AMA	✓	✓	150%	100%	150%	90% over \$20 up to \$600	



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Working Visa - Single Male

Provider	Policy Name	Premium	Hospital Cover				Medical Cover (Out-of-hospital)			
			Excess per Admission	Medical Benefits Payable	Pregnancy	Psychiatry	General Practitioner	Specialist	Pathology/Radiology	Pharmacy (Benefit / Limit)
★★★										
GMHBA	Frank Minimum Working Visa Cover	\$75.00	\$500	100% of MBS	✓	✓	-	-	-	
HBF	Working Visa Hospital and Medical C	\$174.70	Nil	100% of MBS	✓	✓	85%	100%	100%	100% over \$38 up to \$2000
HBF	Working Visa Hospital Cover	\$108.15	\$300	100% of MBS	✓	✓	-	-	-	
HIF	Comprehensive Nil Excess Working Vi	\$205.40	Nil	100% of MBS	✓	✓	100%	100%	100%	
Westfund Health Insurance	Overseas Hospital	\$99.88	Nil	100% of MBS	✗	✗	100%	85%	85%	
★★										
Australian Unity	Workers Cover Plus \$500 excess	\$157.00	\$500	150% of MBS	✓	✗	150%	150%	150%	
HIF	Comprehensive \$500 Excess Working V	\$173.55	\$500	100% of MBS	✓	✓	100%	100%	100%	
Medibank	Working Visa Hospital and Medical I	\$197.20	\$300	100% of MBS	✓	✓	100%	100%	100%	
Medibank	Working Visa Hospital Insurance	\$123.70	\$300	100% of MBS	✓	✓	-	-	-	



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Working Visa - Single Female

Provider	Policy Name	Premium	Hospital Cover				Medical Cover (Out-of-hospital)				
			Excess per Admission	Medical Benefits Payable	Pregnancy	Psychiatry	General Practitioner	Specialist	Pathology/Radiology	Pharmacy (Benefit / Limit)	
★★★★★ "Outstanding Value"											
IMAN Australia Health Plans	Budget Visitor Cover	\$74.53	Nil	100% of COST	✗	✗	-	-	-		
IMAN Australia Health Plans	Value Plus	\$91.00	Nil	100% of MBS	✓	✓	100%	100%	100%	100% up to \$500	
★★★★											
Allianz Global Assistance	Budget Visitors	\$77.42	Nil	100% of MBS	✓	✓	-	-	-		
Bupa Australia Pty Limited	Bupa Essential Visitors Cover	\$99.88	Nil	100% of MBS	✗	✓	100%	100%	100%	60% over \$20 up to \$300	
HIF	Intermediate Working Visa Cover	\$98.80	Nil	100% of MBS	✓	✓	100%	100%	100%		
IMAN Australia Health Plans	Basic Visitor Cover	\$122.20	Nil	100% of COST	✗	✗	100%	100%	100%	100% up to \$500	
★★★											
Allianz Global Assistance	Visitors Plus	\$112.42	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600	
Australian Unity	Workers Cover Plus \$0 excess	\$183.00	Nil	150% of MBS	✓	✗	150%	150%	150%		
Bupa Australia Pty Limited	Bupa Gold Visitors Cover	\$213.24	Nil	100% of AMA	✓	✓	150%	100%	150%	90% over \$20 up to \$600	
Bupa Australia Pty Limited	Bupa Gold Visitors Cover with Exces	\$178.31	\$500	100% of AMA	✓	✓	150%	100%	150%	90% over \$20 up to \$600	



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Working Visa - Single Female

Provider	Policy Name	Premium	Hospital Cover				Medical Cover (Out-of-hospital)			
			Excess per Admission	Medical Benefits Payable	Pregnancy	Psychiatry	General Practitioner	Specialist	Pathology/Radiology	Pharmacy (Benefit / Limit)
★★★										
GMHBA	Frank Minimum Working Visa Cover	\$75.00	\$500	100% of MBS	✓	✓	-	-	-	
HBF	Working Visa Hospital and Medical C	\$174.70	Nil	100% of MBS	✓	✓	85%	100%	100%	100% over \$38 up to \$2000
HBF	Working Visa Hospital Cover	\$108.15	\$300	100% of MBS	✓	✓	-	-	-	
HIF	Comprehensive Nil Excess Working Vi	\$205.40	Nil	100% of MBS	✓	✓	100%	100%	100%	
Westfund Health Insurance	Overseas Hospital	\$99.88	Nil	100% of MBS	✗	✗	100%	85%	85%	
★★										
Australian Unity	Workers Cover Plus \$500 excess	\$157.00	\$500	150% of MBS	✓	✗	150%	150%	150%	
HIF	Comprehensive \$500 Excess Working V	\$173.55	\$500	100% of MBS	✓	✓	100%	100%	100%	
Medibank	Working Visa Hospital and Medical I	\$197.20	\$300	100% of MBS	✓	✓	100%	100%	100%	
Medibank	Working Visa Hospital Insurance	\$123.70	\$300	100% of MBS	✓	✓	-	-	-	



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Working Visa - Couple

Provider	Policy Name	Premium	Hospital Cover				Medical Cover (Out-of-hospital)				
			Excess per Admission	Medical Benefits Payable	Pregnancy	Psychiatry	General Practitioner	Specialist	Pathology/Radiology	Pharmacy (Benefit / Limit)	
★★★★★ "Outstanding Value"											
IMAN Australia Health Plans	Budget Visitor Cover	\$149.06	Nil	100% of COST	✗	✗	-	-	-		
IMAN Australia Health Plans	Value Plus	\$182.00	Nil	100% of MBS	✓	✓	100%	100%	100%	100% up to \$500	
★★★★											
Bupa Australia Pty Limited	Bupa Essential Visitors Cover	\$199.76	Nil	100% of MBS	✗	✓	100%	100%	100%	60% over \$20 up to \$300	
Bupa Australia Pty Limited	Bupa Gold Visitors Cover	\$426.47	Nil	100% of AMA	✓	✓	150%	100%	150%	90% over \$20 up to \$600	
HIF	Intermediate Working Visa Cover	\$197.80	Nil	100% of MBS	✓	✓	100%	100%	100%		
IMAN Australia Health Plans	Basic Visitor Cover	\$244.40	Nil	100% of COST	✗	✗	100%	100%	100%	100% up to \$500	
Westfund Health Insurance	Overseas Hospital	\$199.77	Nil	100% of MBS	✗	✗	100%	85%	85%		
★★★											
Allianz Global Assistance	Budget Visitors	\$187.42	Nil	100% of MBS	✓	✓	-	-	-		
Allianz Global Assistance	Visitors Plus	\$299.92	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600	
Australian Unity	Workers Cover Plus \$0 excess	\$384.00	Nil	150% of MBS	✓	✗	150%	150%	150%		



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Working Visa - Couple

Provider	Policy Name	Premium	Hospital Cover				Medical Cover (Out-of-hospital)			
			Excess per Admission	Medical Benefits Payable	Pregnancy	Psychiatry	General Practitioner	Specialist	Pathology/Radiology	Pharmacy (Benefit / Limit)
★★★										
Bupa Australia Pty Limited	Bupa Gold Visitors Cover with Exces	\$356.62	\$500	100% of AMA	✓	✓	150%	100%	150%	90% over \$20 up to \$600
GMHBA	Frank Minimum Working Visa Cover	\$150.00	\$500	100% of MBS	✓	✓	-	-	-	
HBF	Working Visa Hospital and Medical C	\$349.40	Nil	100% of MBS	✓	✓	85%	100%	100%	100% over \$38 up to \$2000
HBF	Working Visa Hospital Cover	\$216.30	\$300	100% of MBS	✓	✓	-	-	-	
HIF	Comprehensive Nil Excess Working Vi	\$411.25	Nil	100% of MBS	✓	✓	100%	100%	100%	
★★										
Australian Unity	Workers Cover Plus \$500 excess	\$329.00	\$500	150% of MBS	✓	✗	150%	150%	150%	
HIF	Comprehensive \$500 Excess Working V	\$346.65	\$500	100% of MBS	✓	✓	100%	100%	100%	
Medibank	Working Visa Hospital and Medical I	\$394.40	\$300	100% of MBS	✓	✓	100%	100%	100%	
Medibank	Working Visa Hospital Insurance	\$247.40	\$300	100% of MBS	✓	✓	-	-	-	



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Working Visa - Family

Provider	Policy Name	Premium	Hospital Cover				Medical Cover (Out-of-hospital)			
			Excess per Admission	Medical Benefits Payable	Pregnancy	Psychiatry	General Practitioner	Specialist	Pathology/Radiology	Pharmacy (Benefit / Limit)
★★★★★ "Outstanding Value"										
Bupa Australia Pty Limited	Bupa Essential Visitors Cover	\$219.73	Nil	100% of MBS	✗	✓	100%	100%	100%	60% over \$20 up to \$300
HIF	Intermediate Working Visa Cover	\$197.80	Nil	100% of MBS	✓	✓	100%	100%	100%	
IMAN Australia Health Plans	Value Plus	\$234.00	Nil	100% of MBS	✓	✓	100%	100%	100%	100% up to \$500
★★★★										
Bupa Australia Pty Limited	Bupa Gold Visitors Cover	\$469.10	Nil	100% of AMA	✓	✓	150%	100%	150%	90% over \$20 up to \$600
IMAN Australia Health Plans	Basic Visitor Cover	\$320.67	Nil	100% of COST	✗	✗	100%	100%	100%	100% up to \$500
IMAN Australia Health Plans	Budget Visitor Cover	\$216.66	Nil	100% of COST	✗	✗	-	-	-	
Westfund Health Insurance	Overseas Hospital	\$199.77	Nil	100% of MBS	✗	✗	100%	85%	85%	
★★★										
Allianz Global Assistance	Budget Visitors	\$249.75	Nil	100% of MBS	✓	✓	-	-	-	
Allianz Global Assistance	Visitors Plus	\$391.50	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600
Australian Unity	Workers Cover Plus \$0 excess	\$384.00	Nil	150% of MBS	✓	✗	150%	150%	150%	



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Working Visa - Family

Provider	Policy Name	Premium	Hospital Cover				Medical Cover (Out-of-hospital)			
			Excess per Admission	Medical Benefits Payable	Pregnancy	Psychiatry	General Practitioner	Specialist	Pathology/Radiology	Pharmacy (Benefit / Limit)
★★★										
Bupa Australia Pty Limited	Bupa Gold Visitors Cover with Exces	\$392.26	\$500	100% of AMA	✓	✓	150%	100%	150%	90% over \$20 up to \$600
GMHBA	Frank Minimum Working Visa Cover	\$150.00	\$500	100% of MBS	✓	✓	-	-	-	
HBF	Working Visa Hospital and Medical C	\$349.40	Nil	100% of MBS	✓	✓	85%	100%	100%	100% over \$38 up to \$2000
HBF	Working Visa Hospital Cover	\$216.30	\$300	100% of MBS	✓	✓	-	-	-	
HIF	Comprehensive Nil Excess Working Vi	\$411.25	Nil	100% of MBS	✓	✓	100%	100%	100%	
★★										
Australian Unity	Workers Cover Plus \$500 excess	\$329.00	\$500	150% of MBS	✓	✗	150%	150%	150%	
HIF	Comprehensive \$500 Excess Working V	\$346.65	\$500	100% of MBS	✓	✓	100%	100%	100%	
Medibank	Working Visa Hospital and Medical I	\$413.80	\$300	100% of MBS	✓	✓	100%	100%	100%	
Medibank	Working Visa Hospital Insurance	\$256.70	\$300	100% of MBS	✓	✓	-	-	-	