

Working Visa - Single Male											
				Hospital Co	ver		Medical Cover (Out-of-hospital)				
Provider	Policy Name	Premium	Excess per Admission	Medical Benefits Payable	Pregnancy	Psychiatry	General Practitioner	Specialist	Pathology/ Radiology	Pharmacy (Benefit / Limi	
* * * * * "Outstanding Value"											
MAN Australia Health Plans	Budget Visitor Cover	\$74.53	Nil	100% of COST	×	×	<u>-</u>	-	-		
MAN 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%		
MAN 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%		
Supa Australia Pty Limited	Bupa Gold Visitors Cover	\$213.24	Nil	100% of AMA	V	~	150%	100%	150%	90% over \$20 up to \$600	
upa Australia Pty Limited	Bupa Gold Visitors Cover with Exces	\$178.31	\$500	100% of AMA	✓	~	150%	100%	150%	90% over \$20 up to \$600	



Working Visa Hospital Insurance

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Working Visa - Single Male Hospital Cover Medical Cover (Out-of-hospital) **Provider Policy Name Premium** Excess per **Medical Benefits** General Pathology/ **Pregnancy Psychiatry** Pharmacy (Benefit / Limit) **Specialist Admission Payable Practitioner** Radiology *** 100% of MBS **GMHBA** Frank Minimum Working Visa Cover \$75.00 \$500 100% over \$38 up to 85% 100% 100% **HBF** Working Visa Hospital and Medical C 100% of MBS \$174.70 Nil \$2000 \$300 **HBF** Working Visa Hospital Cover \$108.15 100% of MBS 1 100% HIF 100% 100% Comprehensive Nil Excess Working Vi \$205.40 Nil 100% of MBS **Westfund Health Insurance** X X 100% 85% 85% \$99.88 Nil 100% of MBS Overseas Hospital ** X 150% 150% 150% **Australian Unity** Workers Cover Plus \$500 excess \$500 150% of MBS \$157.00 HIF 100% of MBS 100% 100% 100% Comprehensive \$500 Excess Working V \$173.55 \$500 100% 100% Medibank Working Visa Hospital and Medical I \$197.20 \$300 100% of MBS 100% Medibank 100% of MBS \$123.70 \$300



Working Visa - Single Female												
				Hospital Cover				Medical Cover (Out-of-hospital)				
Provider	Policy Name	Premium	Excess per Admission	Medical Benefits Payable	Pregnancy	Psychiatry	General Practitioner	Specialist	Pathology/ Radiology	-of-hospital) Pharmacy (Benefit / Limit) 100% up to \$500 60% over \$20 up to \$300 100% up to \$500 100% over \$38 up to \$50/\$600 90% over \$20 up to \$600		
**** "Outstanding Value"												
MAN Australia Health Plans	Budget Visitor Cover	\$74.53	Nil	100% of COST	×	×	-	-	-			
MAN Australia Health Plans	Value Plus	\$91.00	Nil	100% of MBS	~	~	100%	100%	100%	100% up to \$500		

Ilianz 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%			
HIF	Intermediate Working Visa Cover	\$98.80	Nil	100% of MBS	~	~	100%	100%	100%			
MAN Australia Health Plans	Basic Visitor Cover	\$122.20	Nil	100% of COST	×	×	100%	100%	100%	100% up to \$500		

Illianz Global Assistance	Visitors Plus	\$112.42	Nil	100% of MBS	~	~	100%	85%	85%			
Australian Unity	Workers Cover Plus \$0 excess	\$183.00	Nil	150% of MBS	~	×	150%	150%	150%			
upa Australia Pty Limited	Bupa Gold Visitors Cover	\$213.24	Nil	100% of AMA	~	~	150%	100%	150%			
upa Australia Pty Limited	Bupa Gold Visitors Cover with Exces	\$178.31	\$500	100% of AMA	✓	~	150%	100%	150%	90% over \$20 up to \$600		



Working Visa - Single Female										
				Hospital Co	ver		Medical Cover (Out-of-hospital)			
Provider	Policy Name	Premium	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	~	✓	-	-	-	
НВБ	Working Visa Hospital and Medical C	\$174.70	Nil	100% of MBS	v	v	85%	100%	100%	100% over \$38 up to \$2000
НВБ	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	✓	~	-	-	-	



Working Visa - Couple											
				Hospital Cover				Medical (Cover (Out-	of-hospital)	
Provider	Policy Name	Premium	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%		



			_	
MAR	king V	163 -	Calle	
VVUI	NIIIE V		CUUD	10

			Hospital Cover				Medical Cover (Out-of-hospital)			
Provider	Policy Name	Premium	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	~	~	-	-	-	
НВБ	Working Visa Hospital and Medical C	\$349.40	Nil	100% of MBS	~	~	85%	100%	100%	100% over \$38 up to \$2000
НВГ	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	~	~	-	-	-	



Working Visa - Family											
5 11	2 11 11	Durani um	Hospital Cover					Medical C	over (Out-	of-hospital)	
Provider	Policy Name	Premium	Excess per Admission	Medical Benefits Payable	Pregnancy	Psychiatry	General Practitioner	Specialist	Pathology/ Radiology	Pharmacy (Benefit / Limit)	
★★★★★ "Outstanding Val	ue"										
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%		



Working	Visa - Far	nily

	2 11 21			Hospital Co	ver		Medical Cover (Out-of-hospital)				
Provider	Policy Name	Premium	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	~	~	-	-	-		
НВБ	Working Visa Hospital and Medical C	\$349.40	Nil	100% of MBS	~	~	85%	100%	100%	100% over \$38 up to \$2000	
НВБ	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	<i>~</i>	~	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	~	✓	-	-	-		