



Working Visa Health Cover

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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 Health Plans	Budget Visitor Cover	\$74.54	Nil	100% of COST	✗	✗	-	-	-		
iman Health Plans	Value Plus	\$97.50	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	Essentials Visitors Cover	\$104.89	Nil	100% of MBS	✗	✓	100%	100%	100%	60% over \$20	
iman Health Plans	Basic Visitor Cover	\$134.33	Nil	100% of COST	✗	✗	100%	100%	100%	100% up to \$500	
Medibank	Working Visa Basic Insurance	\$98.80	Nil	100% of MBS	✓	✓	100%	100%	100%		
★★★											
Allianz Global Assistance	Visitors Plus	\$112.42	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600	
Australian Unity	Mid Workers Cover - \$500 Excess	\$94.85	\$500	100% of MBS	✗	✗	100%	100%	100%	100% over \$38 up to \$30/\$300	
Australian Unity	Mid Workers Cover - Nil Excess	\$120.85	Nil	100% of MBS	✗	✗	100%	100%	100%	100% over \$38 up to \$30/\$300	
Australian Unity	Workers Cover Plus - Nil Excess	\$184.55	Nil	150% of MBS	✓	✗	150%	150%	150%	100% over \$38 up to \$30/\$500	



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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)
★★★										
Bupa Australia Pty Limited	Gold Visitors Cover	\$228.14	Nil	100% of AMA	✓	✓	150%	150%	150%	90% over \$20
Bupa Australia Pty Limited	Gold Visitors Cover - \$500 Excess	\$190.80	\$500	100% of AMA	✓	✓	150%	150%	150%	90% over \$20
GMHBA	Overseas Visitor Cover	\$75.00	\$500	100% of MBS	✓	✓	-	100%	100%	
HBF	Working Visa Hospital and Medical Cover	\$181.95	Nil	100% of MBS	✓	✓	85%	100%	100%	100% over \$38 up to \$2000
HIF	Comprehensive Working Visa Cover Nil Excess	\$218.60	Nil	100% of MBS	✓	✓	100%	100%	100%	
HIF	Intermediate Working Visa Cover	\$105.10	Nil	100% of MBS	✓	✓	100%	100%	100%	
★★										
Australian Unity	Workers Cover Plus - \$500 excess	\$158.55	\$500	150% of MBS	✓	✗	150%	150%	150%	100% over \$38 up to \$30/\$500
HBF	Working Visa Hospital Cover	\$112.65	\$300	100% of MBS	✓	✓	-	-	-	
HIF	Comprehensive Working Visa Cover	\$184.60	\$500	100% of MBS	✓	✓	100%	100%	100%	
Medibank	Working Visa Hospital	\$125.60	\$300	100% of MBS	✓	✓	-	-	-	
Medibank	Working Visa Hospital and Medical	\$217.00	\$300	100% of MBS	✓	✓	100%	100%	100%	



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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 Health Plans	Budget Visitor Cover	\$74.54	Nil	100% of COST	✗	✗	-	-	-		
iman Health Plans	Value Plus	\$97.50	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	Essentials Visitors Cover	\$104.89	Nil	100% of MBS	✗	✓	100%	100%	100%	60% over \$20	
iman Health Plans	Basic Visitor Cover	\$134.33	Nil	100% of COST	✗	✗	100%	100%	100%	100% up to \$500	
Medibank	Working Visa Basic Insurance	\$98.80	Nil	100% of MBS	✓	✓	100%	100%	100%		
★★★											
Allianz Global Assistance	Visitors Plus	\$112.42	Nil	100% of MBS	✓	✓	100%	85%	85%	100% over \$38 up to \$50/\$600	
Australian Unity	Mid Workers Cover - \$500 Excess	\$94.85	\$500	100% of MBS	✗	✗	100%	100%	100%	100% over \$38 up to \$30/\$300	
Australian Unity	Mid Workers Cover - Nil Excess	\$120.85	Nil	100% of MBS	✗	✗	100%	100%	100%	100% over \$38 up to \$30/\$300	
Australian Unity	Workers Cover Plus - Nil Excess	\$184.55	Nil	150% of MBS	✓	✗	150%	150%	150%	100% over \$38 up to \$30/\$500	



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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)
★★★										
Bupa Australia Pty Limited	Gold Visitors Cover	\$228.14	Nil	100% of AMA	✓	✓	150%	150%	150%	90% over \$20
Bupa Australia Pty Limited	Gold Visitors Cover - \$500 Excess	\$190.80	\$500	100% of AMA	✓	✓	150%	150%	150%	90% over \$20
GMHBA	Overseas Visitor Cover	\$75.00	\$500	100% of MBS	✓	✓	-	100%	100%	
HBF	Working Visa Hospital and Medical Cover	\$181.95	Nil	100% of MBS	✓	✓	85%	100%	100%	100% over \$38 up to \$2000
HIF	Comprehensive Working Visa Cover Nil Excess	\$218.60	Nil	100% of MBS	✓	✓	100%	100%	100%	
HIF	Intermediate Working Visa Cover	\$105.10	Nil	100% of MBS	✓	✓	100%	100%	100%	
★★										
Australian Unity	Workers Cover Plus - \$500 excess	\$158.55	\$500	150% of MBS	✓	✗	150%	150%	150%	100% over \$38 up to \$30/\$500
HBF	Working Visa Hospital Cover	\$112.65	\$300	100% of MBS	✓	✓	-	-	-	
HIF	Comprehensive Working Visa Cover	\$184.60	\$500	100% of MBS	✓	✓	100%	100%	100%	
Medibank	Working Visa Hospital	\$125.60	\$300	100% of MBS	✓	✓	-	-	-	
Medibank	Working Visa Hospital and Medical	\$217.00	\$300	100% of MBS	✓	✓	100%	100%	100%	



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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 Health Plans	Budget Visitor Cover	\$149.07	Nil	100% of COST	✗	✗	-	-	-		
iman Health Plans	Value Plus	\$195.00	Nil	100% of MBS	✓	✓	100%	100%	100%	100% up to \$500	
★★★★											
Bupa Australia Pty Limited	Essentials Visitors Cover	\$209.77	Nil	100% of MBS	✗	✓	100%	100%	100%	60% over \$20	
HIF	Intermediate Working Visa Cover	\$210.40	Nil	100% of MBS	✓	✓	100%	100%	100%		
iman Health Plans	Basic Visitor Cover	\$268.67	Nil	100% of COST	✗	✗	100%	100%	100%	100% up to \$500	
Medibank	Working Visa Basic Insurance	\$197.60	Nil	100% of MBS	✓	✓	100%	100%	100%		
★★★											
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	Mid Workers Cover - \$500 Excess	\$203.95	\$500	100% of MBS	✗	✗	100%	100%	100%	100% over \$38 up to \$30/\$300	
Australian Unity	Mid Workers Cover - Nil Excess	\$259.85	Nil	100% of MBS	✗	✗	100%	100%	100%	100% over \$38 up to \$30/\$300	



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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)
★★★										
Australian Unity	Workers Cover Plus - Nil Excess	\$396.85	Nil	150% of MBS	✓	✗	150%	150%	150%	100% over \$38 up to \$30/\$500
Bupa Australia Pty Limited	Gold Visitors Cover	\$456.28	Nil	100% of AMA	✓	✓	150%	150%	150%	90% over \$20
Bupa Australia Pty Limited	Gold Visitors Cover - \$500 Excess	\$381.59	\$500	100% of AMA	✓	✓	150%	150%	150%	90% over \$20
GMHBA	Overseas Visitor Cover	\$150.00	\$500	100% of MBS	✓	✓	-	100%	100%	
HBF	Working Visa Hospital and Medical Cover	\$363.95	Nil	100% of MBS	✓	✓	85%	100%	100%	100% over \$38 up to \$2000
HBF	Working Visa Hospital Cover	\$225.30	\$300	100% of MBS	✓	✓	-	-	-	
★★										
Australian Unity	Workers Cover Plus - \$500 excess	\$340.95	\$500	150% of MBS	✓	✗	150%	150%	150%	100% over \$38 up to \$30/\$500
HIF	Comprehensive Working Visa Cover	\$368.75	\$500	100% of MBS	✓	✓	100%	100%	100%	
HIF	Comprehensive Working Visa Cover Nil Excess	\$437.45	Nil	100% of MBS	✓	✓	100%	100%	100%	
Medibank	Working Visa Hospital	\$251.20	\$300	100% of MBS	✓	✓	-	-	-	
Medibank	Working Visa Hospital and Medical	\$434.00	\$300	100% of MBS	✓	✓	100%	100%	100%	



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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	Essentials Visitors Cover	\$230.73	Nil	100% of MBS	✗	✓	100%	100%	100%	60% over \$20
iman Health Plans	Value Plus	\$250.74	Nil	100% of MBS	✓	✓	100%	100%	100%	100% up to \$500
Medibank	Working Visa Basic Insurance	\$197.60	Nil	100% of MBS	✓	✓	100%	100%	100%	
★★★★										
HIF	Intermediate Working Visa Cover	\$210.40	Nil	100% of MBS	✓	✓	100%	100%	100%	
iman Health Plans	Basic Visitor Cover	\$351.00	Nil	100% of COST	✗	✗	100%	100%	100%	100% up to \$500
iman Health Plans	Budget Visitor Cover	\$216.68	Nil	100% of COST	✗	✗	-	-	-	
★★★										
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	Mid Workers Cover - \$500 Excess	\$203.95	\$500	100% of MBS	✗	✗	100%	100%	100%	100% over \$38 up to \$30/\$300
Australian Unity	Mid Workers Cover - Nil Excess	\$259.85	Nil	100% of MBS	✗	✗	100%	100%	100%	100% over \$38 up to \$30/\$300



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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)
★★★										
Australian Unity	Workers Cover Plus - Nil Excess	\$396.85	Nil	150% of MBS	✓	✗	150%	150%	150%	100% over \$38 up to \$30/\$500
Bupa Australia Pty Limited	Gold Visitors Cover	\$501.93	Nil	100% of AMA	✓	✓	150%	150%	150%	90% over \$20
GMHBA	Overseas Visitor Cover	\$150.00	\$500	100% of MBS	✓	✓	-	100%	100%	
HBF	Working Visa Hospital and Medical Cover	\$363.95	Nil	100% of MBS	✓	✓	85%	100%	100%	100% over \$38 up to \$2000
HBF	Working Visa Hospital Cover	\$225.30	\$300	100% of MBS	✓	✓	-	-	-	
HIF	Comprehensive Working Visa Cover Nil Excess	\$437.45	Nil	100% of MBS	✓	✓	100%	100%	100%	
★★										
Australian Unity	Workers Cover Plus - \$500 excess	\$340.95	\$500	150% of MBS	✓	✗	150%	150%	150%	100% over \$38 up to \$30/\$500
Bupa Australia Pty Limited	Gold Visitors Cover - \$500 Excess	\$419.76	\$500	100% of AMA	✓	✓	150%	150%	150%	90% over \$20
HIF	Comprehensive Working Visa Cover	\$368.75	\$500	100% of MBS	✓	✓	100%	100%	100%	
Medibank	Working Visa Hospital	\$260.60	\$300	100% of MBS	✓	✓	-	-	-	
Medibank	Working Visa Hospital and Medical	\$455.20	\$300	100% of MBS	✓	✓	100%	100%	100%	