

Key Advantages of IMAN Australian Health Plans

Questions? Call Australian Health Plans on:

1800 22 11 33 (within Australia), +61 2 8437 2888 (outside Australia)

Health Plans suitable for 457 Visa employees and holders of other working visas

Subclass 457 visas granted *on or after* 14 September, 2009

All subclass 457 visa applicants will be required to satisfy the Department of Immigration and Citizenship (DIAC) condition 8501, requiring the visa holders to maintain adequate arrangements for health insurance for the duration of their stay in Australia. In support of your visa application, IMAN/AHP will provide you with a Certificate and DIAC approved template letter, confirming your membership, and how you will be paying for the costs of the Plan membership.

Subclass 457 visas granted *before* 14 September, 2009

Sponsors retain ultimate responsibility for the cost of treatment in a public hospital.

Sponsoring a Temporary Resident on a 457 visa into Australia involves :

1. Ensuring that the cost of return travel by a sponsored person is met
2. Paying all medical or hospital expenses for a sponsored person arising from treatment administered in a public hospital (other than expenses that are met by health insurance or reciprocal health care arrangements. This undertaking continues until such expenses are paid.)

(taken from Sponsorship Form 1196)

Employers/Sponsors can require sponsored employees to sign an agreement requiring the employee to maintain health insurance which is deemed acceptable to the employer/sponsor.

Benefit Limits

The Department of Immigration & Citizenship have set a health benefit limit for complying Overseas Visitor Health Policies, which must not be less than \$1 million dollars, per person per annum. The total benefits payable per person, per annum on all IMAN Australian Health Plans, is \$A2 million dollars.

Online applications

Applications for Membership, can be made online. You can apply from overseas, then commence your membership once you arrive in Australia. A fast efficient and simple way of dealing with AHP & IMAN. All paperwork required by DIAC to meet your visa application requirements will be provided.

Air & Road Ambulance throughout Australia, Funeral Expenses & Medical repatriation to your home country

Australian Health Plans include 100% benefits in Australia for Air & Road Ambulance and Funeral Expenses. We cover the cost of returning your body or ashes to your home country, and provide medical escorts if our Members need to be medically repatriated to their home country. (Section 7 – all Plans)

Immediate Benefits. No waiting periods for medical or hospital claims for sickness & injury. However, waiting periods apply for:

- Existing Ailments in the first 12 months of membership, or the first twelve months of upgrading to a Plan with higher benefits.
- Claims relating to 100% benefits (Private Hospital and Out-Patient Services) for obstetrics and pregnancy are payable after 12 months continuous membership under a Couple/Family 320 Plan.
- Public Hospital Labour Ward in the first 12 months of membership.

Dependent children under 25 years of age are included under your family Plan

Dependent children are your natural, step, foster or adopted child under the age of 25, living at home and studying full time at an approved school, college or university. This definition of dependent is different to that used in your Australian Visa application.

24 hour Assistance service

IMAN Assistance is available via toll free telephone (1800 22 11 33) or email.

The operators are experienced professionals able to assist you in case of an emergency.

Bonus Australian travel policy

Travel Insurance in Australia is offered through a policy arranged with ACE Insurance. Apply online for your Bonus membership.

Refund of prepaid costs upon cancellation or termination

Australian Health Plans only collect payment for the period the Plan is required. So if you have paid in advance of your cancellation date, we refund any costs overpaid.

Medical Practitioner liability insurance surcharge included

Some Specialists, particularly Obstetricians, may present Members with an account stating “Not claimable from Medicare or your Private Health Fund”. This is because they are passing on the costs of their own liability insurance, and it is not seen as a medical cost. In some instances, these accounts are as much as \$6,000. AHP will pay these fees, up to \$20,000 per membership year. (Section 8 – all Plans)

Credit for time overseas on business or holiday

Australian Health Plans will give a “Credit for Time Away” when you are overseas. You can be out of the country for a maximum of 10 weeks to apply for a “Credit for Time Away”. Application must be made in advance of travel. We will then adjust your payments accordingly. For any periods in excess of 10 weeks, your membership will be cancelled.

Transfer to nib on obtaining Permanent Residency

The granting of permanent residency means that you are no longer a temporary resident or visitor to Australia, and therefore you are not entitled to continue your IMAN Australian Health Plans membership. nib health funds is one of the leading registered health benefits organisation. For more information, visit www.nib.com.au

IMAN Australian Health Plans and nib health funds, a registered health fund, have formed a strategic partnership to ensure that your Private Health Insurance needs will be looked after, once you have been granted Permanent Residency.

nib will recognise comparable waiting periods already served under your IMAN/AHP membership. You need to join nib within 59 days of cancellation of your IMAN Australian Health Plans Membership, for continuity of cover to be recognised. You also need to provide nib with proof of your IMAN/AHP membership and length of membership. If you would like IMAN/AHP to release your information to nib, you will need to complete the *Transfer Release Authority Form*.

Updated 21-09-2009

AUSTRALIAN HEALTH PLANS

a division of IMAN International Pty Ltd
ABN 73 052 952 655 AFS Licence No. 246971

Suite 1, 39 Albany St, Crows Nest 2065
Postal Address: PO Box 570, Crows Nest NSW 2065
P (61 2) 8437 2888 F (61 2) 8437 2877
E info@austhealth.com



**INTERNATIONAL
MEDICAL
ASSISTANCE
NETWORK**