

## Plan Comparison

Benefits for Sickness & Injury	320 Plan	390 Plan	120 Plan	190 Plan
<b>Single Plan Cost per Annum</b>	\$2,796	\$1,992	\$996	\$792
<b>Couple Plan Cost per Annum</b>	\$5,592	\$3,984	\$1,992	\$1,584
<b>Family Plan Cost per Annum</b>	\$5,988	\$4,320	\$2,064	\$1,620
In-Patient (in-Hospital) Expenses for sickness & injury - 100% (More than or equal to the State & Territory health authority gazetted rates for ineligible patients)	✓	✓	✓	✓
Out-Patient treatment following hospitalisation	✓	✓	✓	✓
Cash in Hospital Benefit	✓	✓	✓	✓
Hospital Emergency Room	✓	✓	✓	✓
Rehabilitation Programmes following hospitalisation - 100%	✓	✓	✓	✓
100% Road & Air Ambulance Expenses	✓	✓	✓	✓
Medical Repatriation to Home Country - 100%	✓	✓	✓	✓
Funeral Expenses - 100%	✓	✓	✓	✓
Elective Surgery	✓	✓	✓	✓
Out-Patient Medical Expenses - 100%	✓	✓		
Out-Patient Medical Expenses - 100% of Australian Health System Fees, also known as Medicare Benefits Schedule (MBS) Fees. Doctors generally charge more than the MBS Fees and will leave you with a "gap" or co-payment			✓	
Out-Patient Psychiatric	✓	✓		
Out-Patient Physiotherapy / Osteopathy / Chiropractic	✓	✓		
Out-Patient Pharmaceuticals (Prescribed Drugs)	✓	✓		
Public In-Hospital (In-Patient) Labour Ward, Psychiatric Ward & Palliative Care Ward Expenses - 100% (More than or equal to the State & Territory health authority gazetted rates for ineligible patients)	✓	✓	✓	✓
100% Pregnancy Expenses - (Subject to a 12 month waiting period on a family 320 Plan)	✓			
Extras e.g. dental, optical	✓			
Benefit Limits comply with the Dept. of Immigration & Citizenship requirements (not less than \$1 million dollars, per person per annum)	✓	✓	✓	✓

Which Plan will suit me ?	320 Plan	390 Plan	120 Plan	190 Plan
The highest level of Benefits available, <b>including</b> pregnancy & extras	✓			
The highest level of Benefits available, <b>excluding</b> pregnancy & extras		✓		
In-Hospital Benefits, Plus 'Medicare' type benefits for Out-Patient Medical			✓	
Suitable Plans for Reciprocal Medicare Card Holders	✓	✓		✓
Minimum level of Benefits for Subclass 457 and other 400 series visas				✓

Please refer to the Schedules of Benefits/Product Disclosure Statement (PDS) for full details.

Updated 21-09-2009