



Working Visa Health Cover

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

Provider	Policy Name	Monthly Premiums**	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"											
CBHS Corporate Health Pty Ltd	Overseas Worker Base Hospital	\$760	\$500	100% of MBS	R	R	-	-	-		
HCF	Overseas Visitors Basic	\$894	Nil	100% of MBS	R	R	-	-	-	100% over \$40	
IMAN Health Plans	Budget Working Visitor Cover	\$879	Nil	100% of Cost	R	R	-	-	-		
Medibank Private	Overseas Workers Base Hospital	\$852	\$500	100% of MBS	✓	✓	-	-	-		
★★★★★											
Allianz Australia	Budget Working Cover	\$900	Nil	100% of MBS	R	R	-	-	-		
Bupa HI Pty Ltd	Essential Lite Visitors Cover	\$1,164	\$250	100% of MBS	✓	✓	100%	100%	100%	60% over \$20 up to a policy limit of \$300	
Bupa HI Pty Ltd	Essential Visitors Cover	\$1,350	Nil	100% of MBS	✓	✓	100%	100%	100%	60% over \$20 up to a policy limit of \$300	
Frank Health Insurance	Minimum Working Visa Cover	\$900	\$500	100% of MBS	✓	✓	-	100%	100%		
HCF	Overseas Visitors Mid	\$1,248	Nil	100% of MBS	R	R	100%	100%	100%	100% over \$40	
Medibank Private	Overseas Workers Base Hospital	\$960	\$300	100% of MBS	✓	✓	-	-	-		
Medibank Private	Overseas Workers Standard Hospital and Medica	\$1,212	\$500	100% of MBS	✓	✓	100%	100%	100%		
Medibank Private	Overseas Workers Standard Hospital and Medica	\$1,260	\$250	100% of MBS	✓	✓	100%	100%	100%		

*For Pregnancy and Psychiatry Hospital Cover "R" indicates "Restricted"

^MBS (Medicare Benefits Schedule), AMA (Australian Medical Association)

**Monthly Premiums as at January 2020 (All other information correct as at December 2019.)



Working Visa Health Cover

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

Provider	Policy Name	Monthly Premiums**	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 Health	Mid Workers Cover - \$500 Excess	\$1,150	\$500	100% of MBS	R	R	100%	100%	100%	
Australian Unity Health	Mid Workers Cover - Nil Excess	\$1,465	Nil	100% of MBS	R	R	100%	100%	100%	
Australian Unity Health	Workers Cover Plus - \$0 Excess	\$2,256	Nil	150% of MBS	R	R	150%	150%	150%	
Australian Unity Health	Workers Cover Plus - \$500 Excess	\$1,941	\$500	150% of MBS	R	R	150%	150%	150%	
Bupa HI Pty Ltd	Essential 50 Visitors Cover	\$1,653	Nil	100% of MBS	✓	✓	100%	100%	100%	60% over \$40 up to a policy limit of \$300
Bupa HI Pty Ltd	Mid 60 Visitors Cover	\$2,220	Nil	100% of MBS	✓	✓	100%	100%	100%	60% over \$20 up to a policy limit of \$600
Bupa HI Pty Ltd	Premium 90 Visitors Cover	\$4,738	Nil	100% of AMA	✓	✓	150%	150%	150%	90% over \$20 up to a policy limit of \$600
Bupa HI Pty Ltd	Premium 90 Visitors Cover with Excess	\$4,377	\$500	100% of AMA	✓	✓	150%	150%	150%	90% over \$20
Bupa HI Pty Ltd	Premium Visitors Cover	\$3,224	Nil	100% of AMA	✓	✓	150%	150%	150%	90% over \$20 up to a policy limit of \$600
Bupa HI Pty Ltd	Premium Visitors Cover with Excess	\$2,779	\$500	100% of AMA	✓	✓	150%	150%	150%	90% over \$20 up to a policy limit of \$600
CBHS Corporate Health Pty Ltd	Overseas Worker Mid Hospital and Medical - \$50	\$1,152	\$500	100% of MBS	R	R	100%	100%	100%	
Frank Health Insurance	Mid Workers Cover	\$1,200	\$500	100% of MBS	✓	✓	100%	100%	-	
HBF Health Limited	Working Visa Hospital Cover	\$1,348	\$300	100% of MBS	✓	✓	-	-	-	

*For Pregnancy and Psychiatry Hospital Cover "R" indicates "Restricted"

^MBS (Medicare Benefits Schedule), AMA (Australian Medical Association)

**Monthly Premiums as at January 2020 (All other information correct as at December 2019.)



Working Visa Health Cover

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

Provider	Policy Name	Monthly Premiums**	Hospital Cover				Medical Cover (Out-of-hospital)				
			Excess per Admission	Medical Benefits Payable^	Pregnancy*	Psychiatry*	General Practitioner	Specialist	Pathology/Radiology	Pharmacy (Benefit/Limit)	
★★★★											
HCF	Overseas Visitors Top 250 Excess	\$1,710	\$250	100% of MBS	R	R	100%	100%	100%	100% over \$40	
HCF	Overseas Visitors Top Nil Excess	\$1,878	Nil	100% of MBS	R	R	100%	100%	100%	100% over \$40	
Health Insurance Fund	Intermediate Working Visa Cover	\$1,379	Nil	100% of MBS	✓	✓	100%	100%	100%		
IMAN Health Plans	Basic Working Visitor Cover	\$1,555	Nil	100% of Cost	R	R	100%	100%	100%	100% over \$40	
IMAN Health Plans	Value Plus Working Visitor Cover	\$1,316	Nil	100% of MBS	✓	✓	100%	100%	100%	100% over \$40	
Medibank Private	Overseas Workers Standard Hospital and Medica	\$1,374	Nil	100% of MBS	✓	✓	100%	100%	100%		
Westfund Limited	Hospital Overseas	\$1,379	Nil	100% of MBS	R	R	100%	85%	85%		
★★											
CBHS Corporate Health Pty Ltd	Overseas Worker Top Hospital and Medical - \$50	\$2,220	\$500	100% of MBS	✓	✓	100%	100%	100%		
CBHS Corporate Health Pty Ltd	Overseas Worker Top Hospital and Medical - Nil Excess	\$2,520	Nil	100% of MBS	✓	✓	100%	100%	100%		
HBF Health Limited	Working Visa Hospital and Medical Cover	\$2,201	Nil	100% of MBS	✓	✓	85%	100%	100%	100% over \$40	
HCF	Overseas Visitors Top Plus 250	\$3,552	\$250	100% of MBS	✓	✓	100%	100%	100%	100% over \$40	
Health Insurance Fund	Comprehensive Working Visa Cover 500 Excess	\$2,426	\$500	100% of MBS	✓	✓	100%	100%	100%		
Medibank Private	Working Visa Hospital and Medical	\$3,420	\$300	100% of MBS	✓	✓	125%	125%	125%		

*For Pregnancy and Psychiatry Hospital Cover "R" indicates "Restricted"

^MBS (Medicare Benefits Schedule), AMA (Australian Medical Association)

**Monthly Premiums as at January 2020 (All other information correct as at December 2019.)



Working Visa Health Cover

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

Provider	Policy Name	Monthly Premiums**	Hospital Cover				Medical Cover (Out-of-hospital)			
			Excess per Admission	Medical Benefits Payable^	Pregnancy*	Psychiatry*	General Practitioner	Specialist	Pathology/Radiology	Pharmacy (Benefit/Limit)
★										
HCF	Overseas Visitors Top Plus Nil Excess	\$3,720	Nil	100% of MBS	✓	✓	100%	100%	100%	100% over \$40
Health Insurance Fund	Comprehensive Working Visa Cover Nil Excess	\$2,938	Nil	100% of MBS	✓	✓	100%	100%	100%	

*For Pregnancy and Psychiatry Hospital Cover "R" indicates "Restricted"

^MBS (Medicare Benefits Schedule), AMA (Australian Medical Association)

**Monthly Premiums as at January 2020 (All other information correct as at December 2019.)



Working Visa Health Cover

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 Female

Provider	Policy Name	Monthly Premiums**	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"											
CBHS Corporate Health Pty Ltd	Overseas Worker Base Hospital	\$760	\$500	100% of MBS	R	R	-	-	-		
HCF	Overseas Visitors Basic	\$894	Nil	100% of MBS	R	R	-	-	-	100% over \$40	
IMAN Health Plans	Budget Working Visitor Cover	\$879	Nil	100% of Cost	R	R	-	-	-		
Medibank Private	Overseas Workers Base Hospital	\$852	\$500	100% of MBS	✓	✓	-	-	-		
★★★★★											
Allianz Australia	Budget Working Cover	\$900	Nil	100% of MBS	R	R	-	-	-		
Bupa HI Pty Ltd	Essential Lite Visitors Cover	\$1,164	\$250	100% of MBS	✓	✓	100%	100%	100%	60% over \$20 up to a policy limit of \$300	
Bupa HI Pty Ltd	Essential Visitors Cover	\$1,350	Nil	100% of MBS	✓	✓	100%	100%	100%	60% over \$20 up to a policy limit of \$300	
Frank Health Insurance	Minimum Working Visa Cover	\$900	\$500	100% of MBS	✓	✓	-	100%	100%		
HCF	Overseas Visitors Mid	\$1,248	Nil	100% of MBS	R	R	100%	100%	100%	100% over \$40	
Medibank Private	Overseas Workers Base Hospital	\$960	\$300	100% of MBS	✓	✓	-	-	-		
Medibank Private	Overseas Workers Standard Hospital and Medica	\$1,212	\$500	100% of MBS	✓	✓	100%	100%	100%		
Medibank Private	Overseas Workers Standard Hospital and Medica	\$1,260	\$250	100% of MBS	✓	✓	100%	100%	100%		

*For Pregnancy and Psychiatry Hospital Cover "R" indicates "Restricted"

^MBS (Medicare Benefits Schedule), AMA (Australian Medical Association)

**Monthly Premiums as at January 2020 (All other information correct as at December 2019.)



Working Visa Health Cover

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 Female

Provider	Policy Name	Monthly Premiums**	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 Health	Mid Workers Cover - \$500 Excess	\$1,150	\$500	100% of MBS	R	R	100%	100%	100%	
Australian Unity Health	Mid Workers Cover - Nil Excess	\$1,465	Nil	100% of MBS	R	R	100%	100%	100%	
Australian Unity Health	Workers Cover Plus - \$0 Excess	\$2,256	Nil	150% of MBS	R	R	150%	150%	150%	
Australian Unity Health	Workers Cover Plus - \$500 Excess	\$1,941	\$500	150% of MBS	R	R	150%	150%	150%	
Bupa HI Pty Ltd	Essential 50 Visitors Cover	\$1,653	Nil	100% of MBS	✓	✓	100%	100%	100%	60% over \$40 up to a policy limit of \$300
Bupa HI Pty Ltd	Mid 60 Visitors Cover	\$2,220	Nil	100% of MBS	✓	✓	100%	100%	100%	60% over \$20 up to a policy limit of \$600
Bupa HI Pty Ltd	Premium 90 Visitors Cover	\$4,738	Nil	100% of AMA	✓	✓	150%	150%	150%	90% over \$20 up to a policy limit of \$600
Bupa HI Pty Ltd	Premium 90 Visitors Cover with Excess	\$4,377	\$500	100% of AMA	✓	✓	150%	150%	150%	90% over \$20
Bupa HI Pty Ltd	Premium Visitors Cover	\$3,224	Nil	100% of AMA	✓	✓	150%	150%	150%	90% over \$20 up to a policy limit of \$600
Bupa HI Pty Ltd	Premium Visitors Cover with Excess	\$2,779	\$500	100% of AMA	✓	✓	150%	150%	150%	90% over \$20 up to a policy limit of \$600
CBHS Corporate Health Pty Ltd	Overseas Worker Mid Hospital and Medical - \$50	\$1,152	\$500	100% of MBS	R	R	100%	100%	100%	
Frank Health Insurance	Mid Workers Cover	\$1,200	\$500	100% of MBS	✓	✓	100%	100%	-	
HBF Health Limited	Working Visa Hospital Cover	\$1,348	\$300	100% of MBS	✓	✓	-	-	-	

*For Pregnancy and Psychiatry Hospital Cover "R" indicates "Restricted"

^MBS (Medicare Benefits Schedule), AMA (Australian Medical Association)

**Monthly Premiums as at January 2020 (All other information correct as at December 2019.)



Working Visa Health Cover

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 Female

Provider	Policy Name	Monthly Premiums**	Hospital Cover				Medical Cover (Out-of-hospital)				
			Excess per Admission	Medical Benefits Payable^	Pregnancy*	Psychiatry*	General Practitioner	Specialist	Pathology/Radiology	Pharmacy (Benefit/Limit)	
★★★★											
HCF	Overseas Visitors Top 250 Excess	\$1,710	\$250	100% of MBS	R	R	100%	100%	100%	100% over \$40	
HCF	Overseas Visitors Top Nil Excess	\$1,878	Nil	100% of MBS	R	R	100%	100%	100%	100% over \$40	
Health Insurance Fund	Intermediate Working Visa Cover	\$1,379	Nil	100% of MBS	✓	✓	100%	100%	100%		
IMAN Health Plans	Basic Working Visitor Cover	\$1,555	Nil	100% of Cost	R	R	100%	100%	100%	100% over \$40	
IMAN Health Plans	Value Plus Working Visitor Cover	\$1,316	Nil	100% of MBS	✓	✓	100%	100%	100%	100% over \$40	
Medibank Private	Overseas Workers Standard Hospital and Medica	\$1,374	Nil	100% of MBS	✓	✓	100%	100%	100%		
Westfund Limited	Hospital Overseas	\$1,379	Nil	100% of MBS	R	R	100%	85%	85%		
★★★											
CBHS Corporate Health Pty Ltd	Overseas Worker Top Hospital and Medical - \$50	\$2,220	\$500	100% of MBS	✓	✓	100%	100%	100%		
CBHS Corporate Health Pty Ltd	Overseas Worker Top Hospital and Medical - Nil Excess	\$2,520	Nil	100% of MBS	✓	✓	100%	100%	100%		
HBF Health Limited	Working Visa Hospital and Medical Cover	\$2,201	Nil	100% of MBS	✓	✓	85%	100%	100%	100% over \$40	
HCF	Overseas Visitors Top Plus 250	\$3,552	\$250	100% of MBS	✓	✓	100%	100%	100%	100% over \$40	
Health Insurance Fund	Comprehensive Working Visa Cover 500 Excess	\$2,426	\$500	100% of MBS	✓	✓	100%	100%	100%		
Medibank Private	Working Visa Hospital and Medical	\$3,420	\$300	100% of MBS	✓	✓	125%	125%	125%		

*For Pregnancy and Psychiatry Hospital Cover "R" indicates "Restricted"

^MBS (Medicare Benefits Schedule), AMA (Australian Medical Association)

**Monthly Premiums as at January 2020 (All other information correct as at December 2019.)



Working Visa Health Cover

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 Female

Provider	Policy Name	Monthly Premiums**	Hospital Cover				Medical Cover (Out-of-hospital)			
			Excess per Admission	Medical Benefits Payable^	Pregnancy*	Psychiatry*	General Practitioner	Specialist	Pathology/Radiology	Pharmacy (Benefit/Limit)
★										
HCF	Overseas Visitors Top Plus Nil Excess	\$3,720	Nil	100% of MBS	✓	✓	100%	100%	100%	100% over \$40
Health Insurance Fund	Comprehensive Working Visa Cover Nil Excess	\$2,938	Nil	100% of MBS	✓	✓	100%	100%	100%	

*For Pregnancy and Psychiatry Hospital Cover "R" indicates "Restricted"

^MBS (Medicare Benefits Schedule), AMA (Australian Medical Association)

**Monthly Premiums as at January 2020 (All other information correct as at December 2019.)



Working Visa Health Cover

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 - Couple

Provider	Policy Name	Monthly Premiums**	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"										
Frank Health Insurance	Minimum Working Visa Cover	\$1,800	\$500	100% of MBS	✓	✓	-	100%	100%	
HCF	Overseas Visitors Basic	\$1,788	Nil	100% of MBS	R	R	-	-	-	100% over \$40
IMAN Health Plans	Budget Working Visitor Cover	\$1,758	Nil	100% of Cost	R	R	-	-	-	
Medibank Private	Overseas Workers Base Hospital	\$1,704	\$500	100% of MBS	✓	✓	-	-	-	
★★★★										
Allianz Australia	Budget Working Cover	\$1,800	Nil	100% of MBS	R	R	-	-	-	
Bupa HI Pty Ltd	Essential Lite Visitors Cover	\$2,327	\$250	100% of MBS	✓	✓	100%	100%	100%	60% over \$20 up to a policy limit of \$600
Bupa HI Pty Ltd	Essential Visitors Cover	\$2,699	Nil	100% of MBS	✓	✓	100%	100%	100%	60% over \$20 up to a policy limit of \$600
HCF	Overseas Visitors Mid	\$2,496	Nil	100% of MBS	R	R	100%	100%	100%	100% over \$40
Medibank Private	Overseas Workers Base Hospital	\$1,920	\$300	100% of MBS	✓	✓	-	-	-	
Medibank Private	Overseas Workers Standard Hospital and Medica	\$2,424	\$500	100% of MBS	✓	✓	100%	100%	100%	
Medibank Private	Overseas Workers Standard Hospital and Medica	\$2,520	\$250	100% of MBS	✓	✓	100%	100%	100%	
Medibank Private	Overseas Workers Standard Hospital and Medica	\$2,748	Nil	100% of MBS	✓	✓	100%	100%	100%	

*For Pregnancy and Psychiatry Hospital Cover "R" indicates "Restricted"

^MBS (Medicare Benefits Schedule), AMA (Australian Medical Association)

**Monthly Premiums as at January 2020 (All other information correct as at December 2019.)



Working Visa Health Cover

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 - Couple

Provider	Policy Name	Monthly Premiums**	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 Health	Mid Workers Cover - \$500 Excess	\$2,471	\$500	100% of MBS	R	R	100%	100%	100%	
Australian Unity Health	Mid Workers Cover - Nil Excess	\$3,149	Nil	100% of MBS	R	R	100%	100%	100%	
Australian Unity Health	Workers Cover Plus - \$0 Excess	\$4,850	Nil	150% of MBS	R	R	150%	150%	150%	
Australian Unity Health	Workers Cover Plus - \$500 Excess	\$4,173	\$500	150% of MBS	R	R	150%	150%	150%	
Bupa HI Pty Ltd	Essential 50 Visitors Cover	\$3,305	Nil	100% of MBS	✓	✓	100%	100%	100%	60% over \$20 up to a policy limit of \$600
Bupa HI Pty Ltd	Mid 60 Visitors Cover	\$4,764	Nil	100% of MBS	✓	✓	100%	100%	100%	60% over \$20 up to a policy limit of \$600
Bupa HI Pty Ltd	Premium 90 Visitors Cover	\$9,476	Nil	100% of AMA	✓	✓	150%	150%	150%	90% over \$20 up to a policy limit of \$1200
Bupa HI Pty Ltd	Premium 90 Visitors Cover with Excess	\$8,754	\$500	100% of AMA	✓	✓	150%	150%	150%	90% over \$20 up to a policy limit of \$1200
Bupa HI Pty Ltd	Premium Visitors Cover	\$6,448	Nil	100% of AMA	✓	✓	150%	150%	150%	90% over \$20 up to a policy limit of \$1200
Bupa HI Pty Ltd	Premium Visitors Cover with Excess	\$5,557	\$500	100% of AMA	✓	✓	150%	150%	150%	90% over \$20 up to a policy limit of \$1200
CBHS Corporate Health Pty Ltd	Overseas Worker Base Hospital	\$2,100	\$500	100% of MBS	R	R	-	-	-	
Frank Health Insurance	Mid Workers Cover	\$2,400	\$500	100% of MBS	✓	✓	100%	100%	-	
HBF Health Limited	Working Visa Hospital and Medical Cover	\$4,403	Nil	100% of MBS	✓	✓	85%	100%	100%	100% over \$40

*For Pregnancy and Psychiatry Hospital Cover "R" indicates "Restricted"

^MBS (Medicare Benefits Schedule), AMA (Australian Medical Association)

**Monthly Premiums as at January 2020 (All other information correct as at December 2019.)



Working Visa Health Cover

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 - Couple

Provider	Policy Name	Monthly Premiums**	Hospital Cover				Medical Cover (Out-of-hospital)				
			Excess per Admission	Medical Benefits Payable^	Pregnancy*	Psychiatry*	General Practitioner	Specialist	Pathology/Radiology	Pharmacy (Benefit/Limit)	
★★★★											
HBF Health Limited	Working Visa Hospital Cover	\$2,695	\$300	100% of MBS	✓	✓	-	-	-		
HCF	Overseas Visitors Top 250 Excess	\$3,420	\$250	100% of MBS	R	R	100%	100%	100%	100% over \$40	
HCF	Overseas Visitors Top Nil Excess	\$3,756	Nil	100% of MBS	R	R	100%	100%	100%	100% over \$40	
Health Insurance Fund	Intermediate Working Visa Cover	\$2,765	Nil	100% of MBS	✓	✓	100%	100%	100%		
IMAN Health Plans	Basic Working Visitor Cover	\$3,109	Nil	100% of Cost	R	R	100%	100%	100%	100% over \$40	
IMAN Health Plans	Value Plus Working Visitor Cover	\$2,697	Nil	100% of MBS	✓	✓	100%	100%	100%	100% over \$40	
Westfund Limited	Hospital Overseas	\$2,757	Nil	100% of MBS	R	R	100%	85%	85%		
★★★											
CBHS Corporate Health Pty Ltd	Overseas Worker Mid Hospital and Medical - \$50	\$4,600	\$500	100% of MBS	R	R	100%	100%	100%		
CBHS Corporate Health Pty Ltd	Overseas Worker Top Hospital and Medical - \$50	\$5,295	\$500	100% of MBS	✓	✓	100%	100%	100%		
HCF	Overseas Visitors Top Plus 250	\$7,104	\$250	100% of MBS	✓	✓	100%	100%	100%	100% over \$40	
HCF	Overseas Visitors Top Plus Nil Excess	\$7,428	Nil	100% of MBS	✓	✓	100%	100%	100%	100% over \$40	
Health Insurance Fund	Comprehensive Working Visa Cover 500 Excess	\$4,847	\$500	100% of MBS	✓	✓	100%	100%	100%		
Medibank Private	Working Visa Hospital and Medical	\$6,840	\$300	100% of MBS	✓	✓	125%	125%	125%		

*For Pregnancy and Psychiatry Hospital Cover "R" indicates "Restricted"

^MBS (Medicare Benefits Schedule), AMA (Australian Medical Association)

**Monthly Premiums as at January 2020 (All other information correct as at December 2019.)



Working Visa Health Cover

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 - Couple

Provider	Policy Name	Monthly Premiums**	Hospital Cover				Medical Cover (Out-of-hospital)			
			Excess per Admission	Medical Benefits Payable^	Pregnancy*	Psychiatry*	General Practitioner	Specialist	Pathology/Radiology	Pharmacy (Benefit/Limit)
★										
CBHS Corporate Health Pty Ltd	Overseas Worker Top Hospital and Medical - Nil Excess	\$6,200	Nil	100% of MBS	✓	✓	100%	100%	100%	
Health Insurance Fund	Comprehensive Working Visa Cover Nil Excess	\$5,878	Nil	100% of MBS	✓	✓	100%	100%	100%	

*For Pregnancy and Psychiatry Hospital Cover "R" indicates "Restricted"

^MBS (Medicare Benefits Schedule), AMA (Australian Medical Association)

**Monthly Premiums as at January 2020 (All other information correct as at December 2019.)



Working Visa Health Cover

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 - Family

Provider	Policy Name	Monthly Premiums**	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"											
Australian Unity Health	Mid Workers Cover - \$500 Excess	\$2,471	\$500	100% of MBS	R	R	100%	100%	100%		
Bupa HI Pty Ltd	Essential Lite Visitors Cover	\$2,909	\$250	100% of MBS	✓	✓	100%	100%	100%	60% over \$20	
IMAN Health Plans	Budget Working Visitor Cover	\$2,553	Nil	100% of Cost	R	R	-	-	-		
★★★★											
Allianz Australia	Budget Working Cover	\$2,520	Nil	100% of MBS	R	R	-	-	-		
Bupa HI Pty Ltd	Essential Visitors Cover	\$3,037	Nil	100% of MBS	✓	✓	100%	100%	100%	60% over \$20	
HCF	Overseas Visitors Basic	\$2,556	Nil	100% of MBS	R	R	-	-	-	100% over \$40	
Health Insurance Fund	Intermediate Working Visa Cover	\$2,765	Nil	100% of MBS	✓	✓	100%	100%	100%		
Medibank Private	Overseas Workers Base Hospital	\$2,472	\$500	100% of MBS	✓	✓	-	-	-		
Medibank Private	Overseas Workers Standard Hospital and Medica	\$2,904	\$500	100% of MBS	✓	✓	100%	100%	100%		
Medibank Private	Overseas Workers Standard Hospital and Medica	\$3,036	\$250	100% of MBS	✓	✓	100%	100%	100%		
Westfund Limited	Hospital Overseas	\$2,805	Nil	100% of MBS	R	R	100%	85%	85%		

*For Pregnancy and Psychiatry Hospital Cover "R" indicates "Restricted"

^MBS (Medicare Benefits Schedule), AMA (Australian Medical Association)

**Monthly Premiums as at January 2020 (All other information correct as at December 2019.)



Working Visa Health Cover

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 - Family

Provider	Policy Name	Monthly Premiums**	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 Health	Mid Workers Cover - Nil Excess	\$3,149	Nil	100% of MBS	R	R	100%	100%	100%	
Australian Unity Health	Workers Cover Plus - \$0 Excess	\$4,850	Nil	150% of MBS	R	R	150%	150%	150%	
Australian Unity Health	Workers Cover Plus - \$500 Excess	\$4,173	\$500	150% of MBS	R	R	150%	150%	150%	
Bupa HI Pty Ltd	Essential 50 Visitors Cover	\$3,726	Nil	100% of MBS	✓	✓	100%	100%	100%	60% over \$20 up to a policy limit of \$300
Bupa HI Pty Ltd	Mid 60 Visitors Cover	\$5,361	Nil	100% of MBS	✓	✓	100%	100%	100%	60% over \$20 up to a policy limit of \$600
Bupa HI Pty Ltd	Premium 90 Visitors Cover with Excess	\$9,895	\$500	100% of AMA	✓	✓	150%	150%	150%	90% over \$20
Bupa HI Pty Ltd	Premium Visitors Cover	\$7,254	Nil	100% of AMA	✓	✓	150%	150%	150%	90% over \$20
Bupa HI Pty Ltd	Premium Visitors Cover with Excess	\$6,252	\$500	100% of AMA	✓	✓	150%	150%	150%	90% over \$20
CBHS Corporate Health Pty Ltd	Overseas Worker Base Hospital	\$2,900	\$500	100% of MBS	R	R	-	-	-	
Frank Health Insurance	Mid Workers Cover	\$2,997	\$500	100% of MBS	✓	✓	100%	100%	-	
HBF Health Limited	Working Visa Hospital and Medical Cover	\$4,403	Nil	100% of MBS	✓	✓	85%	100%	100%	100% over \$40
HBF Health Limited	Working Visa Hospital Cover	\$2,695	\$300	100% of MBS	✓	✓	-	-	-	
HCF	Overseas Visitors Mid	\$3,300	Nil	100% of MBS	R	R	100%	100%	100%	100% over \$40

*For Pregnancy and Psychiatry Hospital Cover "R" indicates "Restricted"

^MBS (Medicare Benefits Schedule), AMA (Australian Medical Association)

**Monthly Premiums as at January 2020 (All other information correct as at December 2019.)



Working Visa Health Cover

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 - Family

Provider	Policy Name	Monthly Premiums**	Hospital Cover				Medical Cover (Out-of-hospital)				
			Excess per Admission	Medical Benefits Payable^	Pregnancy*	Psychiatry*	General Practitioner	Specialist	Pathology/Radiology	Pharmacy (Benefit/Limit)	
★★★★											
HCF	Overseas Visitors Top 250 Excess	\$4,218	\$250	100% of MBS	R	R	100%	100%	100%	100% over \$40	
HCF	Overseas Visitors Top Nil Excess	\$4,554	Nil	100% of MBS	R	R	100%	100%	100%	100% over \$40	
Health Insurance Fund	Comprehensive Working Visa Cover 500 Excess	\$4,847	\$500	100% of MBS	✓	✓	100%	100%	100%		
IMAN Health Plans	Basic Working Visitor Cover	\$4,058	Nil	100% of Cost	R	R	100%	100%	100%	100% over \$40	
IMAN Health Plans	Value Plus Working Visitor Cover	\$3,383	Nil	100% of MBS	✓	✓	100%	100%	100%	100% over \$40	
Medibank Private	Overseas Workers Base Hospital	\$2,772	\$300	100% of MBS	✓	✓	-	-	-		
Medibank Private	Overseas Workers Standard Hospital and Medica	\$3,174	Nil	100% of MBS	✓	✓	100%	100%	100%		
★★★											
Bupa HI Pty Ltd	Premium 90 Visitors Cover	\$10,707	Nil	100% of AMA	✓	✓	150%	150%	150%	90% over \$20	
CBHS Corporate Health Pty Ltd	Overseas Worker Mid Hospital and Medical - \$50	\$5,230	\$500	100% of MBS	R	R	100%	100%	100%		
CBHS Corporate Health Pty Ltd	Overseas Worker Top Hospital and Medical - \$50	\$6,100	\$500	100% of MBS	✓	✓	100%	100%	100%		
CBHS Corporate Health Pty Ltd	Overseas Worker Top Hospital and Medical - Nil Excess	\$6,800	Nil	100% of MBS	✓	✓	100%	100%	100%		
Health Insurance Fund	Comprehensive Working Visa Cover Nil Excess	\$5,878	Nil	100% of MBS	✓	✓	100%	100%	100%		
Medibank Private	Working Visa Hospital and Medical	\$7,176	\$300	100% of MBS	✓	✓	125%	125%	125%		

*For Pregnancy and Psychiatry Hospital Cover "R" indicates "Restricted"

^MBS (Medicare Benefits Schedule), AMA (Australian Medical Association)

**Monthly Premiums as at January 2020 (All other information correct as at December 2019.)



Working Visa Health Cover

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 - Family

Provider	Policy Name	Monthly Premiums**	Hospital Cover				Medical Cover (Out-of-hospital)			
			Excess per Admission	Medical Benefits Payable^	Pregnancy*	Psychiatry*	General Practitioner	Specialist	Pathology/Radiology	Pharmacy (Benefit/Limit)
★										
HCF	Overseas Visitors Top Plus 250	\$9,312	\$250	100% of MBS	✓	✓	100%	100%	100%	100% over \$40
HCF	Overseas Visitors Top Plus Nil Excess	\$9,636	Nil	100% of MBS	✓	✓	100%	100%	100%	100% over \$40

*For Pregnancy and Psychiatry Hospital Cover "R" indicates "Restricted"

^MBS (Medicare Benefits Schedule), AMA (Australian Medical Association)

**Monthly Premiums as at January 2020 (All other information correct as at December 2019.)