

## IMAN Australian Health Plans - a subsidiary of nib

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## **Obtaining Medical Care in Australia**

You are free to seek medical care from the Medical Practitioner of your choice. In Australia you can confidently go to any clinic. Primary care doctors (Physicians) are called GPs - General Practitioners - and are uniformly reliable. A GP will refer you to a Specialist Physician when necessary.

Mostly GPs, Specialist Physicians and Hospital Emergency Rooms will require you to pay for your visit. However, we will pay hospital bills directly on your behalf because often these bills are very large. Hospitals will always telephone IMAN to arrange payment. Never hesitate in seeking medical care.

## **IMAN Assistance Services**

- Verification of your Health Plan, with payment guarantees to physicians and hopsitals
- Monitoring all aspects of your hospital case right through to your discharge and return home.
- 100% cover for medically necessary repatriation to home country
- Burial expenses or the cost of returning your body or ashes to your home country

## 24/7 Emergency Medical Assistance

Public and Private Hospital Emergency Room costs are fully covered on the following Plans:

- Executive Top Visitor Cover
- Top Visitor Cover
- Mid Visitor Cover

Public and Private Hospital Emergency Room costs are only covered on the following plans:

- Basic Visitor Cover
- Budget Visitor Cover
- 1. If the treatment provided leads to an admission as an In-Patient, or is certified by the treating doctor as a genuine emergency, or is approved by IMAN.

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