

How to enrol via HBA website:

1. Go to www.hba.com.au
2. Click on the 3rd tab where it says Overseas visitors cover.

The screenshot shows the HBA website interface in a Windows Internet Explorer browser. The address bar displays http://www.hba.com.au/public_insurance_sales/vic/home/index.htm. The page features the HBA logo and the tagline "FOR A MILLION GOOD REASONS". The navigation menu includes "Home", "Health insurance", "Overseas visitor cover", "Find a provider", "Travel, home & car cover", "Member benefits", "About us", and "Contact us". The "Overseas visitor cover" menu item is highlighted, and a dropdown menu shows "Overseas visitors health cover" and "Overseas Student Health Cover".

The main content area is a green banner with the text "HOSPITAL & EXTRAS FROM \$10.50 A WEEK" and "Join today and receive ONE MONTH FREE". Below this, there are several sections:

- Find the right health:** Includes options for "Single", "Couple", "Family", and "Single Parent", a "How old are you?" dropdown menu (set to "17-32"), and "What is important to you?" options: "Extras", "Hospital", and "Hospital & Extras". A "FIND THE RIGHT COVER" button is present.
- Member Services - Login Here:** Includes fields for "Member Number" and "Password", a "Login" button, and links for "I've forgotten my number/password" and "Set up account".
- QUICKLINKS:** Includes links for "How to claim", "Download a form", "Find a dentist", "Cover for overseas visitors", "Health Cover for young people", and "Find out about Corporate cover".
- JOIN OUR CAMPAIGN:** Features a "SAVE YOUR REBATE!" graphic and a "Sign our petition" button. Text below reads: "The Federal Government's private health insurance means test could increase your fees by up to 40%. Sign our petition to save your rebate!"
- WE'VE GOT KIDS DENTAL COVERED:** Features a photo of a smiling child. Text below reads: "We'll cover the cost of your kids General Dental until they're 25!"
- HOME & CAR INSURANCE DISCOUNTS:** Features a photo of hands holding a car key. Text below reads: "Get almost 20% OFF. Health members can receive almost 20% off their home and car insurance - every year!"
- HEALTH NEWS:** Includes three news items: "Parents challenged to set a healthier example", "Aussie expats risking their personal and financial health", and "Stress in the workplace a key health concern for Australia". A "View all media releases" link is at the bottom.

The footer contains a navigation menu with links for "Sitemap", "Media Releases", "Glossary", "FAQs", "Careers", "Important Information", "Fund Rules", "Privacy", "Terms & Conditions", "Help", and "Health Links". A "Need help? Call 131 243" link is also present. The browser's status bar shows the URL http://www.hba.com.au/public_insurance_sales/vic/content/overseas_visitor_cover.htm and the page is zoomed to 100%.

3. Click on Working Visas.

The screenshot shows a web browser window displaying the HBA website. The page title is "Travel, Work, Study Health Insurance for Overseas Visitors to Australian - HBA Health Insuranc - Windows Internet Explorer". The URL is "http://www.hba.com.au/public_insurance_sales/vic/content/overseas_visitor_cover.htm".

The website header includes the HBA logo with the tagline "FOR A MILLION GOOD REASONS" and the text "Your state is Victoria (change this)". There is a "Member Services - Login Here" section with input fields for "Member Number" and "Password", and a "Login" button. Below this is a navigation menu with links: Home, Health insurance, Overseas visitor cover, Find a provider, Travel, home & car cover, Member benefits, About us, Contact us, and a search bar.

The main content area is titled "Overseas visitor health cover" and contains the following text:

If you're visiting Australia to work, study or for leisure, it's important to have health cover in case of accident or illness - that's where our overseas visitor health cover options can help.

Being privately insured for your health care while in Australia can give you the security you need and offer you access to quality private health care, whether or not you are eligible to use Australia's public health care system, Medicare.

The page features four columns of information:

- WORKING VISAS:** We offer a range of private health covers designed especially for the needs of overseas visitors to Australia who have working visas. All our working visa policies comply with the minimum Department of Immigration and Citizenship (DIAC) requirements. Buttons: FIND OUT MORE, JOIN NOW.
- NON WORKING VISAS:** We offer a range of private health covers designed especially for the needs of overseas visitors who are in Australia for family or leisure. Buttons: FIND OUT MORE, JOIN NOW.
- STUDENT VISAS:** If you're in Australia on a student visa, we offer health cover designed especially for overseas students. Buttons: FIND OUT MORE, JOIN NOW.
- MIGRANT VISAS:** Check out our wide range of hospital and extras covers for migrants with a permanent resident visa:
 - ▶ Health cover for singles
 - ▶ Health cover for couples
 - ▶ Health cover for single parents
 - ▶ Health cover for families

The footer contains a navigation menu: Sitemap, Media Releases, Glossary, FAQs, Careers, Important Information, Fund Rules, Privacy, Terms & Conditions, Help, Health Links. It also includes the text "Need help? Call 131 243", a Facebook link "Find us on Facebook", and the Bupa logo with the text "PART OF Bupa".

These are the different covers that the applicants can choose from. Click on JOIN NOW to start the enrolment process.

The screenshot shows a web browser window displaying the HBA Health Insurance website. The page title is "Visitors Health Cover & Health Insurance for Overseas Visitors - HBA Health Insurance - Windows Internet Explorer". The URL is "http://www.hba.com.au/public_insurance_sales/vic/App/covers_for_overseas.action?coverType=OSWV".

The website header includes the HBA logo with the tagline "FOR A MILLION GOOD REASONS" and the text "Your state is Victoria (change this)". There is a "Member Services - Login Here" section with input fields for "Member Number" and "Password", and a "Login" button. Below this are links for "I've forgotten my number/password" and "Set up account".

The navigation menu includes: Home, Health insurance, Overseas visitor cover, Find a provider, Travel, home & car cover, Member benefits, About us, Contact us, and a search bar.

Health cover for overseas visitors

Health cover for overseas visitors on working visas

The health covers below are designed especially for overseas visitors to Australia on working visas. These include overseas visitors on a working holiday visa, long stay working visa, medical practitioner visa, occupational visa, regional sponsored visa and other types of visa that entitle an overseas visitor to legally work in Australia.

Please note: If you are applying for a 457 Long Stay Working Visa, our Platinum, Platinum with Excess, Gold, Gold with Excess, and Classic Visitors Covers all meet the minimum level of insurance required as set out by the Department of Immigration and Citizenship (DIAC).

You may need to submit a letter confirming your health insurance details along with your visa application. Once we have received your enrolment details, we will send you a confirmation letter within 4 business days.

Level	Cover	Hospital	Extras	Price per week*	
Top	Platinum Visitors Cover	★★★★★	★★★★★	\$52.65	JOIN NOW ▶
Top	Platinum Visitors Cover with Excess	★★★★★	★★★★★	\$45.20	JOIN NOW ▶
Top	Gold Visitors Cover	★★★★★	★★★★★	\$40.35	JOIN NOW ▶
Top	Gold Visitors Cover with Excess	★★★★★	★★★★★	\$34.35	JOIN NOW ▶
Medium	Classic Visitors Cover	★★★★★	★★★★★	\$19.65	JOIN NOW ▶

Platinum Visitors Cover provides cover for in-hospital medical and accommodation expenses, outpatient medical and GP visits, plus extras cover. Gold Visitors Cover provides cover for in-hospital medical and accommodation expenses, outpatient medical and GP visits. Classic Visitors Cover provides cover for in-hospital medical and accommodation expenses in a public hospital, outpatient medical and GP visits.

4. The first page is self-explanatory.

The screenshot shows a web browser window titled "HBA Private Health Insurance - Windows Internet Explorer". The address bar displays the URL: https://www.hba.com.au/public_insurance_sales/vic/App/enrol_show.action. The browser's search bar contains the word "google".

The website header features the HBA logo with the tagline "FOR A MILLION GOOD REASONS" and the text "Your state is Victoria (change this)". To the right, there is a "Member Services - Login Here" section with input fields for "Member Number" and "Password", and a "Login" button. Below this are links for "I've forgotten my number/password" and "Set up account".

A navigation menu includes links for "Home", "Health insurance", "Overseas visitor cover", "Find a provider", "Travel, home & car cover", "Member benefits", "About us", and "Contact us". A search bar is also present.

The main content area is titled "Health cover enrolment - who do you wish to cover" and includes a note: "*Mandatory fields".

The form is titled "Membership type:" and contains the following questions and options:

- Who would you like to cover?*:
 - Single
 - Family/Couple
- Are all persons:*:
 - Australian citizens or permanent residents
 - Overseas visitors coming to Australia for work or leisure
- Does your visa allow you to work during your stay in Australia?*:
 - Yes
 - No
- Are you from one of the following countries?:
 - None of the countries listed

At the bottom of the form are "Back", "Save", and "Next" buttons.

On the right side of the page, there is a vertical menu titled "who do you wish to cover" with a checkmark icon. The menu items are: "cover details", "Government initiatives", "your quote", "personal details", "payment details", "confirm & pay", and "member welcome".

The browser's status bar at the bottom shows "Done" on the left, "Internet" in the center, and "100%" on the right.

5. Please input 'global' in the Promotion Code section on the second page of the enrolment form. This is the most important part of the application form as it distinguishes this enrolment from a regular enrolment.
- If 'global' is not included in the Promotion Code section then the enrolment will not be allocated to us and the member will not receive their DIAC letter within 48 business hours.

The screenshot shows a web browser window titled "HBA Private Health Insurance - Windows Internet Explorer". The address bar shows the URL "https://www.hba.com.au/public_insurance_sales/vic/App/enrol_show.action". The browser's menu bar includes "File", "Edit", "View", "Favorites", "Tools", and "Help". The page content is titled "Health cover enrolment - cover details" and includes a navigation menu with options like "Home", "Health insurance", "Overseas visitor cover", "Find a provider", "Travel, home & car cover", "Member benefits", "About us", and "Contact us".

The main form area is titled "Health cover enrolment - cover details" and includes a note: "*Mandatory fields". The form is divided into several sections:

- Cover details:** Includes a dropdown for "Which Australian state or territory do you or will you be living in?*" set to "Victoria". Below this are two dropdowns for "Hospital cover" (set to "Classic Visitors Cover") and "Extras cover" (set to "Select extras cover..."). A checkbox is checked with the text: "As an overseas visitor not entitled to full Medicare benefits, I understand that other options are available but overseas visitor cover is my preferred option."
- In addition:** Includes a checkbox for "Pharmacy Saver" which is unchecked.
- Promotion code:** Includes a text input field with "global" entered.

At the bottom of the form are "Back", "Save", and "Next" buttons. On the right side, there is a sidebar with a progress indicator showing "who do you wish to cover" and "cover details" as completed steps, followed by "Government initiatives", "your quote", "personal details", "payment details", "confirm & pay", and "member welcome".

6. Then complete the rest of the form.