

Private Health Insurance membership suspension

Effective from 01 April 2021

Australian Unity members with hospital cover can suspend their membership and reinstate it later without having to re-serve waiting periods. The rules below show you how.

Please note we will not pay for any hospital or extras services you receive during the suspension period and members with extras only cover are not eligible to apply for suspension. The suspension applied to the whole membership, and all members listed on the policy will not be insured during the suspension period.

Overseas travel suspension:

- You must have been an Australian Unity member with hospital cover for at least one month.
- The minimum suspension period is two months with a maximum suspension period of two years.
- The membership must be paid to or in advance of the proposed effective date of suspension.
- Suspension will apply from the day after the departure date you nominated on the form or from the date of the receipt of the application form, whichever is later.
- Members with separate hospital and extras memberships will need to suspend both simultaneously.
- You must apply for suspension prior to your departure date.
- If you suspend your membership, you will not be able to suspend it again for a further 12 months from the date of resumption.

Financial hardship suspension:

- You must have been an Australian Unity member with hospital cover for 12 continuous months.
- The maximum suspension period is three months.
- The membership must be paid up to the suspension commencement date.
- If you suspend your membership, you will not be able to suspend it again for a further 12 months from the date of resumption.
- You are allowed a maximum of three suspensions over the lifetime of your membership.
- Suspension will apply from the day after the date the policy is paid to or the requested date on the form if this date is prior to the date the policy is paid to, whichever is earlier.

What are the rules behind reinstating my membership?

- Unless we hear from you, your membership will automatically resume from the end/return date approved by the fund.
- Once your membership is resumed, all benefits and waiting periods will resume from where they left off.
- When your membership is reinstated we will credit any payments made in advance of your suspension date.
- Your membership (and all benefit entitlements) will cease if your membership becomes unfinancial due to failure to make a further payment after it's reinstated.
- If you were paying by direct debit before suspending your membership, you'll need to contact Australian Unity to get your direct debit reinstated when your membership resumes.

Will my Lifetime Health Cover (LHC) loading be affected?

If you decide to suspend your membership instead of cancelling it, you will not pay any additional LHC loading on your hospital cover when you resume your cover.

Note: If you have LHC loading, the 10 year anniversary end date will be delayed by the period your membership was suspended.

You can find more information at australianunity.com.au/LHC

Medicare Levy Surcharge

If you suspend your membership, you may no longer be exempt from the Medicare Levy Surcharge. Speak with your accountant or the Australian Tax Office to find out if this will apply to you.

To find out more, call us on 13 29 39 or visit privatehealth.gov.au/health_insurance/surcharges_incentives/medicare_levy.htm

Membership suspension application form

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YEARS

**Australian
Unity**
Real Wellbeing

To suspend your membership, complete the below form and return it. We'll send you confirmation once everything is organised.

1. Member details

Membership number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>									
Title	<input checked="" type="checkbox"/> Mr	<input checked="" type="checkbox"/> Mrs	<input checked="" type="checkbox"/> Ms	<input checked="" type="checkbox"/> Miss	<input checked="" type="checkbox"/> Dr	Date of birth	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>					First name	<input type="text"/>									
Postal address	<input type="text"/>															
Suburb	<input type="text"/>					State	<input type="text"/>	<input type="text"/>	<input type="text"/>	Postcode	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Phone (home)	<input type="text"/>					Mobile	<input type="text"/>									
Email	<input type="text"/>															

2. Suspension details

Reason for suspension	<input checked="" type="checkbox"/> Overseas travel suspension	<input checked="" type="checkbox"/> Financial hardship suspension																
How long would you like to suspend your membership for?	<input type="text"/>	<input type="text"/>	Months															
Departure/start date	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Return/end date	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Note: If you are suspending your membership for overseas travel, we recommend you change your communication preference to email. This will ensure you have access to all correspondence including confirmation details of your suspension whilst you are away.

3. Declaration

I have read and understood the information contained in this brochure including that regarding Australian Unity's Private Health Insurance Suspension policy and general conditions. I acknowledge that to receive continuity of benefits, I must contact Australian Unity before the Return/end date I have nominated in this form if I need to make any changes to that date.

Signature of member	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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We handle your personal information in accordance with our Privacy Policy available at australianunity.com.au/privacy or by calling 13 29 39.



Return by post

Australian Unity Health
Reply Paid 91943, Melbourne VIC 3000
(No stamp is required)



Email

customerservice@australianunity.com.au

Please return your completed and signed form to Australian Unity within 10 days.

Contact us

13 29 39
australianunity.com.au