

Health Cover Suspension

Effective from 15 July 2015

Suspending your health membership

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 during the suspension period and members with extras only cover are not eligible.

Overseas Travel Suspension:

- If you suspend your cover, you will not be able to suspend it again for a further 12 months.
- You must have been an Australian Unity member with hospital cover for at least 1 month.
- The minimum suspension period is 2 months with a maximum suspension period of 2 years.
- You must pay your membership at least 1 month in advance of your departure date. If your account is not paid up to date, you can't apply for suspension.
- Suspension will apply from your departure date, which you need to nominate on the application form. The form must be received prior to your leaving date, which you can't backdate.

Financial Hardship Suspension:

- You must have been an Australian Unity member with hospital cover for 12 continuous months.
- The maximum suspension period is 3 months.
- The membership must be paid up to the suspension date.
- You are allowed a maximum of three suspensions over the lifetime of your membership.

What are the rules behind reinstating my membership?

- To reinstate your membership after an Overseas Travel Suspension, please provide proof of your arrival date (passport, flight ticket, boarding pass).
- Once you reinstate your membership, all benefits and waiting periods will resume from where they left off.
- We will credit any payments made in advance of your suspension date, when you reinstate your membership.
- If you don't reinstate your membership within the agreed time limits, you will have to re-enrol and re-serve your original waiting periods.

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

Possible tax penalties on suspension of cover

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 possible additional tax could outweigh what you'll save. To find out more, call us on 13 29 39 or visit privatehealth.gov.au/healthinsurance/incentivessurcharges/mls.htm

Applying is easy

Simply complete the attached form and email it to customerservice@australianunity.com.au or return it to the reply paid address found on the bottom of the form.

We'll send you a confirmation letter once everything is organised.

To find out more about suspending your membership or receiving 10% off travel insurance, call **13 29 39**.



Get 10% off Australian Unity Travel Insurance

As well as a 10% discount, you'll also enjoy the assurance of a 24-hour, worldwide emergency hotline service and multi-lingual staff who are experts at dealing with travel issues and emergencies.

To find out more, visit australianunity.com.au/insurance/home/travel-insurance or call us on 13 29 39

Application for Health Cover Suspension

1 My details

Complete

Membership number

Title

Surname

First name

Forwarding address

City/Town

State

Postcode

Telephone (home)

Telephone (work)

Mobile

Email

2 Suspension details

Complete

Overseas Travel Suspension

Financial Hardship Suspension

How long would you like to suspend your membership for? Months

From date/departure date

To date

3 Declaration

Sign

I have read and understood the information contained in this brochure including that regarding Australian Unity's Suspension policy, general conditions and possible tax implications. I acknowledge that to receive continuity of benefits, I must contact Australian Unity to reinstate my health insurance membership within one month of return to Australia.

Signature of member

Date

Please fully complete this form and return it to the Reply Paid address below: (no stamp required)
Australian Unity, Membership Department Reply Paid 64466, South Melbourne VIC 8060



Australian Unity is a signatory to the Private Health Insurance Code of Conduct. For details visit privatehealth.com.au/codeofconduct

This documentation should be read carefully and retained. To fully understand your cover, please refer to the Member Guide, particularly the Important Things to Know – Terms and Conditions section and your product(s) Fact Sheet. Information is subject to change.

Australian Unity respects your wishes. If you received this by unsolicited direct mail from Australian Unity, and don't wish to receive similar product offerings in the future (including special offers and discounts), please let us know by calling 13 29 39. View our privacy policy at australianunity.com.au/health-insurance/privacy-policy

Australian Unity Health Limited - ABN 13 078 722 568

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Any Questions? Talk to us on 13 29 39

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Call 13 29 39 or visit australianunity.com.au