

# **Private Health Insurance** membership suspension

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 or Overseas Visitors Cover are not eligible.

#### 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.
- You must pay your membership at least one 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 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.
- 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 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.

### What are the rules behind reinstating my membership?

- Unless we hear from you, your membership will automatically resume from the end/return date listed in the attached application form.
- Once your membership is resumed, all benefits and waiting periods will resume from where they left off.
- We'll honour any payments made in advance and apply these to your 'Date Paid To' once your membership resumes.
- You need to contact us on your return to ensure that your payment method is updated.

## 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** 

#### 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



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		
Title	Mr Mrs Ms Miss Dr Date of bir	th / /
Surname	First name	
Postal address		
Suburb	St	tate Postcode
Phone (home)	Mobile	
Email		
2. Suspension details		
Reason for suspension Overseas travel suspension Financial hardship suspension		
How long would you like to suspend your membership for?		
Departure/start date:	: / / / Return/end da	ite: / / / / / / /
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	r Date [	

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.

### Contact us

