



# APPLICATION TO SUSPEND MEMBERSHIP

This form and associated suspension rules apply to HIF members who are permanent residents of Australia.

Health Insurance Fund of W.A. Ltd (HIF)  
ACN 128 302 161  
An Australian public company limited by guarantee  
A registered private health insurer

100 Stirling St, PERTH WA 6000  
HIF, GPO Box X2221, PERTH WA 6847  
Phone: 1300 13 40 60 Fax: (08) 9328 3345  
E-mail: info@hif.com.au Web: www.hif.com.au

Membership Number:

Please use BLOCK letters and write in black pen  
Complete Sections A & B

## A. MEMBER DETAILS

Title  Given names:  Surname:

Address

Suburb  State  Postcode  Birth Date (dd/mm/yy)

Home  Work  Mobile

Email

Department  Location  ID No.

Please amend my membership as shown below.

Signature of Member

Date: (dd/mm/yy)

## B. OVERSEAS TRAVEL

I hereby apply to suspend my cover with the Fund SUBJECT TO THE FUND RULES LISTED ON THE REVERSE SIDE OF THIS APPLICATION FORM.

Date Departure from Australia: (dd/mm/yyyy)

Anticipated Date of Return to Australia (dd/mm/yyyy)

\* If possible, please supply an email address so we can contact you if necessary while overseas.

## C. UNEMPLOYMENT AND SICKNESS BENEFICIARIES

Members requiring Unemployment or Sickness Benefits who are holding a Health Care Card are entitled to suspend their cover with the Fund, SUBJECT TO THE FUND RULES LISTED ON THE REVERSE SIDE OF THIS APPLICATION FORM.

The concession does not apply to members holding a Health Care Card as part of Low Income entitlements.

I hereby apply to suspend my cover with the Fund

Health Care Card No.  (PLEASE ATTACH COPY OF HEALTH CARE CARD)

Suspension Request Form: (dd/mm/yyyy)  to

## FUND RULES APPLICABLE TO SUSPENSION OF MEMBERSHIP

### HEALTH CARE CARD

All applications to suspend must be lodged on the appropriate form. The application will not be processed unless full details of Social Security entitlements are supplied (**copy of Health Care Card must be attached**).

To be eligible for suspension you must have held cover with HIF for a continuous minimum period of three (3) months prior to receiving unemployment or sickness benefits. The period of suspension will not be included when calculating the length of membership for long term benefit entitlements.

Arrangements during Suspension Period. During the period in which a Member is suspended:

- the Membership Category will be adjusted where appropriate
- the Member will not be taken into account for the purposes of calculation of Premiums
- Benefits are not payable for Treatment received by the Member, and
- The period does not count for any purpose in relation to the Member, including Waiting Period, Benefit Limitation Period and Benefit Replacement Periods.

An application for suspension will not be accepted if membership contributions are in arrears at the time the application is received by the Fund.

MAXIMUM PERIOD OF SUSPENSION IS TWELVE MONTHS:

Members who suspend cover will be entitled to rejoin the Fund without loss of entitlements subject to the following:

(a) The membership has been suspended for the maximum twelve (12) month period.

OR

(b) The membership has been suspended for the full period for which a Health Care Card was issued (if less than twelve months).

### REINSTATEMENT OF COVER

To maintain continuity of cover, applications to reinstate your cover must be made within one (1) month of your Health Care Card entitlement being withdrawn.

A letter from Social Security stating the date entitlements ceased OR a copy of your final Health Care Card must be submitted with the application for reinstatement.

Membership will be reinstated from that date on a table equivalent to that held prior to suspension.

Applications for reinstatement received after this period will be accepted however, the application will be treated as a new member application and will be subject to normal fund waiting periods.

### OVERSEAS TRAVEL

All applications for suspension must be lodged on the appropriate form and submitted to the Fund at least ten days prior to leaving Australia. The member will be advised prior to their departure date as to whether the application has been accepted.

If defined as a high income earner, by the Australia Taxation office, suspension of your policy could result in a Medicare Levy surcharge greater than the price of your annual policy. Contact the Fund for details.

Members are eligible to apply for suspension if they have held cover with HIF for a continuous minimum period of three (3) months prior to lodging an application.

The minimum period of suspension is for two (2) months. Maximum period of suspension is two (2) years unless otherwise specified by the Fund.

Membership must be financial at least to the date from which suspension has been effected.

**Arrangements during Suspension Period.** During the period in which a Member is suspended:

- the Membership Category will be adjusted where appropriate
- the Member will not be taken into account for the purposes of calculation of Premiums
- Benefits are not payable for Treatment received by the Member, and
- The period does not count for any purpose in relation to the Member, including Waiting Period, Benefit Limitation Period and Benefit Replacement Periods.

### REINSTATEMENT OF COVER

To maintain continuity of cover applications to reinstate your cover must be made within one (1) month of return to Australia.

A Membership Variation Form requesting Reinstatement of membership must be completed and a copy of appropriate documents detailing date of arrival into Australia ie. the member's passport stamped or boarding pass must be attached to this form.

Immediate cover will apply from the date of return to Australia. Contributions will be payable from this date.

Applications for reinstatement received after this period will be accepted however, the application will be treated as a new member application and will be subject to normal fund waiting periods.

Membership will be reinstated from that date on a table equivalent to that held prior to suspension.

Only persons listed on the membership at the time of suspension will qualify for reinstatement.

**Minimum Period Between Suspensions.** A Membership may be suspended only where twelve (12) months has elapsed since the reactivation from a previous suspension for the same reason.

**Early Reactivation: Waiting Periods.** Where a Suspended Membership is reactivated while the relevant reason for suspension continues to apply and the maximum suspension period has not been reached, a new Waiting Period of two (2) months will apply to all relevant Members from the date of reactivation.