

Application to **Suspend Membership** – Overseas Travel



Planning a trip overseas? As a valued HIF member, you can apply to suspend your policy whilst you're out of Australia.

Here are a few reasons why suspending your policy is a smart idea:

- You won't have to re-serve any waiting periods already served with us;
- You won't have to pay for your policy whilst you are out of the country;
- You'll get to retain your length of membership, which is a HUGE advantage!
- If you're aged 31 and over and already have Hospital Cover in place, you won't need to worry about incurring or increasing the governments' Lifetime Health Cover Loading.

Please note: Different rules apply depending on your current policy status and whether or not you are a permanent or temporary resident.

Here's everything you need to know about policy suspension for travel purposes:

- Your membership must be paid up to (including) your date of departure.
- You must have held at least three months continuous membership with HIF prior to requesting a suspension for travel purposes.
- A policy suspension for travel purposes can only be requested once in any 12 month period.
- All suspension applications must be submitted to HIF at least 14 days prior to leaving Australia.

During the period in which a membership is suspended:

- The membership will not be taken into account for the purpose of premium calculation;
- Benefits are not payable for period of approved suspension;
- The period does not count for any purpose in relation to the membership, including waiting periods, benefit limitation periods and increased annual limits.

If you're a permanent resident:

Overseas travel suspension will only be considered where the primary policy holder is overseas. The minimum period of suspension due to overseas travel is two (2) months, up to the maximum period of two (2) years unless otherwise specified by HIF.

If you're a temporary resident:

Overseas travel suspension will only be considered where all persons covered on the policy are overseas during the requested period of suspension. The minimum period of suspension due to overseas travel is fourteen (14) days, up to the maximum period of four (4) months in any twelve (12) month period unless otherwise specified by HIF.

Important Information

Are there any tax implications if I suspend my policy whilst overseas?

If you're defined as a high income earner by the Australian Taxation Office you may be liable to pay the Medicare Levy Surcharge (MLS) if you suspend or cancel your private health insurance whilst travelling overseas. We recommend that you contact us to enquire about the amount of premium you expect to save by suspending your policy, so that you can compare this to the possible MLS you may have to pay.

What do I have to do to reinstate my membership when I come back?

Nothing at all! We'll look after all of this for you. Your policy will be automatically reinstated on the date you advise on your application. Immediate cover will apply from the advised date of return to Australia and contributions will be payable from this date.

Ready to apply for a suspension?

Please complete the application form overleaf and email or post it to us along with the required supporting documentation.

Application to Suspend Membership – Overseas Travel



Member details

Member number:

Title:

First name:

Surname:

Street address:

Suburb:

State:

Postcode:

Date of birth:

Email:

Telephone:

Mobile:

Details of suspension request

I request that HIF suspend my cover for the following period

Departure date:

Return date:

***Please note:** Travel documentation must be submitted with this application as evidence of your date of departure/anticipated return date to/from Australia. Accepted documentation includes an electronic/paper itinerary/E-ticket or a Certificate of Movement from the Department of Immigration.*

Declaration

Please read the following important information and sign below:

I have read and understood the information contained in this application regarding the qualification criteria for HIF's Suspension policy, general conditions and possible tax implications. I understand that if my application for suspension is approved that my membership will be automatically reinstated on my anticipated date of return to Australia and that contributions will be payable from this date by my previously requested payment method (eg; direct debit/membership billing).

Signature:

Date:

Type your full name here to sign electronically.

HIF Travel Cover

They say travel broadens the mind. They also say it empties the wallet. But thankfully, even if you're travelling the world, your travel insurance doesn't have to cost the Earth because, in addition to low-cost, great value health cover, we also offer incredibly competitive travel insurance through our friends at Cover-More.

You can get an immediate online quote on our website (hif.com.au) so why not purchase your travel insurance today and give yourself one less thing to worry about. Alternatively, you can purchase a policy over the phone by calling 1300 889 573.

Once you have completed the form, please email it to us at hello@hif.com.au or mail to HIF, GPO Box X2221, Perth WA 6847

Need help? Call us on **1300 13 40 60** email hello@hif.com.au

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