

# 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;
- 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.
- The period between two suspension periods that were Approved for the same reason shall be no less than 12 months.
- 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 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.

Information correct as at 17 July 2023

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## Member details

Member number:	<input type="text"/>	Title:	<input type="text"/>
First name:	<input type="text"/>	Surname:	<input type="text"/>
Street address:	<input type="text"/>	Suburb:	<input type="text"/>
State:	<input type="text"/>	Postcode:	<input type="text"/>
Date of birth:	<input type="text"/>	Email:	<input type="text"/>
Telephone:	<input type="text"/>	Mobile:	<input type="text"/>

## Details of suspension request

**I request that HIF suspend my cover for the following period**

Departure date:	<input type="text"/>	Return date:	<input type="text"/>
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**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:	<input type="text"/>	Date:	<input type="text"/>
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Type your full name here to sign electronically.

Once you have completed the form, please email it to us at [hello@hif.com.au](mailto:hello@hif.com.au) or mail to HIF, Whadjuk Country, GPO Box X2221, Perth WA 6847