

Application to Suspend

Police Health Limited ABN 86 135 221 519
A registered, not for profit, restricted access private health insurer

Free Post
Police Health
Reply Paid 6111
ADELAIDE SA 5000

Adelaide local: Phone 8112 7000 Fax 8112 7099
Other areas: Phone 1800 603 603 Fax 1800 008 554
Email: enquiries@policehealth.com.au

Police Health



YOUR HEALTH FUND

Reason for Suspension

Suspension due to overseas travel

Suspension due to financial hardship

Please complete all details that are relevant to your individual circumstances.

Application Details

Police Health Membership No.

Surname Given Name Date of Birth / /

Contact Phone Number Alternative Contact Phone Number

Email

Complete If Travelling Overseas

Date of Departure / /

Date of Return / /

Please select which travel documents you have attached with this application form:

Travel Itinerary Travel Insurance

Airline Tickets Other Documentation

If date of return is unknown, please provide an approximate date so Police Health can contact you at that time.

Is this suspension for all persons under the policy? Yes

If No, provide names of all persons requesting suspension No

Complete If Applying For Financial Hardship (for short term income maintenance only, policy holder must be recipient of a Health Care Card)

I wish to suspend my policy From / / To / /

You must attach a copy of your current Health Care Card with this application form. Should you cease being eligible for a Health Care Card, you must notify Police Health within one month and supply proof from Centrelink of when the Health Care Card eligibility ceased.

I have read, understood and agree to the terms of suspension listed below, which must be met in order to suspend my policy. I acknowledge that Police Health requires proof of travel when considering suspension travel and I understand that my policy must be financial at the date of departure. I acknowledge that Police Health requires to see a copy of my Health Care Card when considering suspension pertaining to financial hardship. I acknowledge that the terms of suspension detailed below are a summary of the Fund Rules and that I have further rights and responsibilities that apply under the Fund Rules (as amended). Police Health has made me aware of the Privacy Statement and its availability to me.

I, declare that the statements in this application are true and complete and I request that my health insurance premiums be suspended (or varied as required for part-suspension) during the period specified.

Signature Date / /

Application to Suspend

Terms of suspension & important information: *Please retain this section for your records.*

Police Health and Your Privacy; Police Health is committed to protecting all personal information entrusted to us. Police Health ensures all personal information that we collect is treated and stored confidentially. For further information see our Privacy Statement available on our website: www.policehealth.com.au

Period of suspension applied for / / to / /
(Please complete for your reference)

Criteria for suspension:

- Application for suspension of policy is to be completed by the policy holder.
- The approval to suspend person(s) covered by a policy is at the discretion of Police Health.
- The person(s) must have been covered by the policy for a minimum of one month immediately prior to suspension.
- A minimum of four months must have elapsed from the date that the previous suspension (full or partial) ceased.
- Suspension may be for a person(s) or the entire policy (suspension applies at the level of cover held at the date of suspension).
- The policy must be financial at the time of suspension.
- Suspension applications must be completed prior to overseas travel with suspension taking effect from the day after departing Australia; applications lodged in retrospect will not be accepted.

Suspension periods:

- The minimum period of suspension is 14 days for all purposes.
- Other than for financial hardship, the maximum period of suspension is 2 years.
- A policy holder may apply to extend a period of suspension.
- Suspension periods will not count towards waiting periods, benefit replacement periods, increased benefits or for any purpose of calculating the duration of cover with Police Health.

Eligibility for benefits:

- Benefits will not be paid for any claims for treatment or supply of goods rendered during the suspension period.
- A new child dependent will commence being insured at the time of recommencing the health insurance policy from suspension, with the normal Fund Rules applying.

On the effective date of resumption of your cover:

- Police Health will resume forwarding renewal notices to direct payers.
- Any payroll deductions or direct debit arrangement for payment of premiums will automatically recommence.

Travel Suspension (additional criteria):

- Proof of travel, to the satisfaction of Police Health, must be supplied.
- The effective date of resumption of your policy coverage is the day of your return to Australia, and, unless otherwise approved, is your nominated date of return to Australia or 2 years from the date of departure.
- The policy will automatically be resumed from the effective date of resumption, and should no or inadequate contributions be paid, may result in the policy being terminated in accordance with the Fund Rules.
- Should the person(s) return earlier than the date advised on this form, they have one month upon returning to Australia to resume their policy by presenting travel documentation to support their return date (such as itineraries, tickets, etc.). The policy is recommenced from the return date. Failure to recommence the policy within one month will result in the person(s) being treated as new person(s) on a new policy.

Financial hardship (additional criteria):

- Proof of holding a Health Care Card must be supplied.
- Having a Health Care Card does not automatically confer eligibility for suspension.
- All persons on a policy must be suspended (that is, no partial suspensions).
- Once suspended, Police Health will not resume a policy until the person ceases to hold or be eligible for a Health Care Card, proof of which must be supplied (an appropriate letter from Centrelink is required).
- Should you cease holding or being eligible for a Health Care Card, you must notify Police Health within one month (you must supply proof as mentioned above) otherwise you and your cover will be treated as being newly insured on a new cover.

Medicare Levy Surcharge (MLS):

- Depending on your income you may be subject to the MLS during periods of suspension of the policy or person(s) suspended on the policy. Individuals and families on higher incomes may be liable to pay an additional 1% - 1.5% MLS (this is on top of the existing 1.5% Medicare Levy). You will find these income levels on our website. If subject to the MLS please consider carefully the impact suspending your cover will have on you. We recommend you consult your tax adviser or contact the Australian Taxation Office.

Lifetime Health Cover (LHC):

- While a period of suspension does not affect a person with a LHC loading, the suspension period does not count toward the 10 years of continuous cover required before the loading is removed. If you fail to resume your policy at the expiry of the suspension period, the number of days between then and recommencing health insurance may be counted as absent days under the provisions of the LHC legislation.

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