

Travel insurance - 10% discount for HBF members

In many countries around the world, medical and hospital treatment is very expensive. That's why it's essential that you take out travel insurance before you leave.

HBF Travel Insurance gives you peace of mind that you're covered overseas not just for health, but for your extended personal needs such as lost luggage and personal belongings, travel delays and hire car excesses.

As an HBF member, you'll get a 10% discount on HBF Travel Insurance and have access to emergency medical assistance and advice, no matter where in the world you may be.

Whether you're going for a short or extended time, call 133 423, visit your nearest HBF branch or go to hbf.com.au/travel to organise your cover before you go.

Telephone Enquiries 133 423

Monday to Friday: 8am to 6pm
Saturday: 9am to 12pm

hbf.com.au

Head Office

GPO Box C101 Perth 6809

HBF Branch Hours

Monday to Friday: 9am to 5pm
*Saturday: 9am to 12.30pm

Metropolitan Branches

Perth

96 William Street

Belmont

Belmont Forum Shopping Centre

Booragoon

Garden City Shopping Centre*

Cannington

Carousel Shopping Centre*

Fremantle

82 High Street

Hillarys

Whitford City Shopping Centre

Innaloo

Innaloo Shopping Centre

Joondalup

115 Grand Boulevard

Karrinyup

Karrinyup Shopping Centre*

Mandurah

32 Pinjarra Road

Midland

18/53 The Crescent

Morley

Galleria Shopping Centre*

Rockingham

Rockingham

Shopping Centre

Subiaco

513 Hay Street

Success

Cockburn Gateway

Shopping Centre

Regional Branches

Albany

21 Albany Highway

Telephone 9845 7000

Bunbury

12 Arthur Street

Telephone 9722 6300

Busselton

2/90-92 Queen Street

Telephone 9781 1800

Geraldton

Northgate Shopping Centre

Telephone 9920 8200



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*Suspending
your cover
while overseas*



It's smart to suspend

If you'll be overseas for more than two months, you can suspend your health membership until you return to Australia – even if you're going away indefinitely.

There are a few reasons why suspending your health insurance is a good idea;

- It won't cost you anything to suspend your cover, and you won't need to pay for your health insurance while you're out of Australia.
- Some Essentials services (like physio, chiro and major dental for example) have higher annual benefit maximums depending on how long you've been a member. If you suspend your cover, you'll keep your length of membership when you resume your cover so you may be able to claim more each year for some Essentials services.
- You won't need to re-serve waiting periods that you've already completed.
- Because you're not cancelling your health cover, you won't need to worry about Government penalties like Lifetime Health Cover loading.
- If you have GapSaver, your balance will be held until you return – so you won't lose anything you've accrued.
- If you've paid for your cover beyond the date you suspend, the additional premiums will carry over until you return.

Before you go

It's easy to suspend your health membership. Just call us on 133 423 or visit your nearest HBF branch before you go overseas. You'll need to let us know how long you're planning to be away for (if known) and the best way for us to get in touch with you when you return.

Once you return to Australia

You'll need to contact us within 30 days of returning to Australia to resume your cover. If we have your preferred contact details and return date, we'll also try to contact you. However, if you don't hear from us within a few days of returning home, it's a good idea to call us.

If your cover isn't reactivated within 30 days of your return, we may not be able to grant your full length of membership benefits. And if you're over 30, any days that you're back in Australia but haven't reactivated your health cover will count towards Lifetime Health Cover loading.

Because of the Federal Government's Lifetime Health Cover legislation, you'll need to show us proof of the dates you left and returned to Australia, like your boarding passes or an International Movement Record. This is available free of charge from the Department of Immigration - just go to immi.gov.au and search "form 1359".

We'll then resume your health cover from the date you returned to Australia and apply any premiums you've already paid. Because you're not cancelling then joining as a new member, your cover will be just the same as before you went overseas and you won't need to re-serve any waiting periods.

A couple of things to note

Please be aware that your health cover won't be automatically reinstated, even if you provided us with your return date before you left. You won't be covered by private health insurance or be able to claim benefits until you ask for your cover to be resumed and have shown us your proof of departing and returning dates.

You can't resume your cover if you're returning to Australia for less than six months, for holidays or to receive treatment but not resume permanent residence in Australia.

A few other things to remember

Going away for less than two months?

If you plan to be overseas for less than two months, it's important that you maintain your HBF Health membership so you keep all the benefits of your existing cover.

However, Medicare doesn't provide public health cover in overseas countries and we don't pay benefits for treatment outside Australia (including dental and glasses and any hospital or medical treatment), so it's a good idea to take out travel insurance.

Medicare Levy Surcharge

While your policy is suspended, you may still be liable for the Medicare Levy Surcharge, if you're earning over the threshold. To find out whether the surcharge could still apply to you (and whether it would be better for you to continue to pay for your cover while you're away, rather than suspend), you'll need to contact the Australian Taxation Office or talk to your accountant.

Do you have HBF home or car insurance?

If you're only going to be away for less than 28 days, simply ensure that you pay your premiums in advance or arrange for your premiums to be paid by direct debit to keep your cover current.

If you're going away for more than 28 days, you'll need to call 133 423 or visit your nearest branch to discuss your individual circumstances.