

HBF travel insurance - up to 19% discount for HBF health members

In many countries around the world, medical and hospital treatments are very expensive. Medicare doesn't cover you when you are overseas and HBF is not legally able to pay benefits for treatments outside Australia. Which is why it's important to take out travel insurance before you leave Australia.

HBF travel insurance not only provides health cover, but also covers personal needs such as lost luggage and personal belongings, travel delays and hire car excesses.

As an HBF health member, you receive up to 19% discount on HBF travel insurance and access to emergency medical assistance and advice, no matter where you are in the world. Whether your trip is for a short or extended time, call 133 423, visit your nearest HBF branch or go to hbf.com.au/travel to organise cover before you go.

Visit a branch

For branch opening hours, please visit hbf.com.au/contact-us

Call us 133 423

For opening hours, please visit hbf.com.au/contact-us

Postal address

GPO Box C101 Perth 6839

Stay in touch

Find us at HBF Health



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Suspending your cover while overseas

hbf

Making healthy happen

It's smart to suspend

If you're going overseas for an extended period of time, you can suspend your health membership until you return to Australia.

Here 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.
- If you suspend your cover before you leave Australia, you'll keep your length of membership when you return. Which is an advantage because some Extras services (such as physio, chiro and major dental) have higher annual benefit maximums depending on how long you've been a member.
- You won't need to re-serve waiting periods already completed.
- If you have hospital health cover, you won't need to worry about the government's Lifetime Health Cover loading penalty.
- If you have GapSaver, your benefit will be held until you return – so you won't lose anything you've accrued.
- Your membership needs to be paid up till your departure date. However, if you've paid for your cover beyond the date you suspend, the additional premiums will be refunded upon suspension of the policy.

Suspension periods

On an HBF product

You can indefinitely suspend your policy but there's a minimum time period of 2 months. If you plan to be overseas for less than two months, it's important you maintain your existing HBF membership.

On an HBF Overseas Visitor Cover product

You can have one period of suspension every three years, for any period from two to six months. So, if you want to return overseas for a short period of time, it's important you maintain your existing HBF membership.

On a GMF product

You can suspend your policy for up to 3 years, but there's a minimum time period of 3 months. If you plan to be overseas for less than three months, it's important you maintain your existing HBF membership.



Before you go

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

When you return to Australia

You need to contact us within 60 days of returning to Australia to resume your cover.

If your cover isn't reactivated within this time period, we may not be able to grant your full length of membership benefits. Also, if you don't reactivate your cover within 60 days, every day from the day you returned will count towards the Federal Government's Lifetime Health Cover loading.

To comply with Federal Government legislation, you'll need to show us proof of the dates you left and returned to Australia, such as your boarding passes, airline ticket or an International Movement Record. This is available from the Department of Immigration – just go to immi.gov.au and search 'form 1359'.

A couple of things to note

Please be aware that your health cover won't be automatically reinstated, even if you advised us of your return date before you left. You won't be covered by private health insurance or be able to claim benefits until you reactivate your cover by providing us with proof of your departure and return dates.

You won't be able to re-activate your policy if you're returning to Australia for less than 6 months, for holidays or to receive treatment, but not resume permanent residence. To ensure continuous cover, your premium will commence on the day you arrive back in Australia, not the day you resumed your policy.

Other things to consider

Medicare Levy Surcharge

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

Do you have HBF home or car insurance?

If you're going to be away for less than 28 days, make sure you pay your premiums in advance or arrange for them to be paid by direct debit.

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