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For opening hours, please visit [hbf.com.au/contact-us](http://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**

# It's smart to suspend

**If you're going overseas temporary, 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 during the period of suspension.
- If you suspend your cover before you leave Australia, you'll keep your length of membership when you return.
- You won't need to re-serve waiting periods already served.
- If you have eligible hospital cover, you won't need to pay a Lifetime Health Cover loading during periods of suspension.
- Your membership needs to be paid up until your departure date. However, if you've paid for your cover beyond the date you suspend, the additional premiums will be refunded to you.

## Suspension periods

### On an HBF product

Your policy will need to be suspended for a minimum period of 2 months, which starts from the date of departure. 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 adequate health cover while in Australia.

### 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 2 months of returning to Australia to re-activate 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 2 months, every day from the day you returned will count towards the Australian Government's Lifetime Health Cover loading.

To comply with Australian Government legislation, you'll need to show us proof of the dates you left and returned to Australia, such as your boarding passes, e-tickets or an International Movement Record. This is available from the Department of Home Affairs – just go to [homeaffairs.gov.au](http://homeaffairs.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.

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 where permanent residence in Australia is not resumed. To ensure continuous cover, your premium will commence on the day you arrive back in Australia, not the day you re-activated your policy.

## Other things to consider

### Medicare Levy Surcharge

While your policy is suspended, if you earn above a certain income threshold, the Medicare Levy Surcharge may apply. 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 overseas rather than suspend), you need to contact the Australian Taxation Office or talk to your tax adviser.