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**Complimentary
cover when you
can't work**

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hbf
Making healthy happen

If you're unable to work due to illness, injury or unemployment, chances are you'll need your health cover more than ever. What you don't need is the worry of how you're going to pay for it.

That's why we may offer complimentary cover for up to nine months. We call it Health Cover Protection.

Who is eligible?

To be eligible you must:

- have held an HBF health policy (excluding Urgent Ambulance and overseas visitor cover) for more than one year,
- have been issued with a Centrelink Health Care Card for a *NewStart* or *Sickness Allowance*, and
- be up to date with your health cover payments.

The longer you've been a member, the longer you're covered

Up to 1 year membership	Not eligible
1-3 years membership	Up to 3 months policy suspension
3-10 years membership	3 months complimentary cover and/or 6 months suspension
10-20 years membership	Up to 6 months complimentary cover and/or up to 9 months policy suspension
20 years onwards membership	Up to 9 months complimentary cover and/or up to 15 months policy suspension

Note: Entitlements cannot be broken up into different periods even if the member has not used their full entitlement.

What happens when you get complimentary cover?

Your complimentary cover is at the same level of cover you're on when your Health Cover Protection begins.

While you're receiving complimentary cover, we pay for your health insurance so you're still able to receive benefits for claims. The complimentary cover period starts from the day after the date your cover is paid to, or the date your Centrelink benefit commences, which ever is latest.

No Australian Government Rebate on private health insurance can be claimed while you're covered under Health Cover Protection.

What happens when you suspend your cover?

While your policy is suspended, you don't make any payments and you can't claim. However you won't lose any length of membership benefits such as being able to claim more on some Extras services and not having to re-serve waiting periods.

If you suspend your health membership, you need to consider if the Federal Government's Medicare Levy Surcharge will apply to you while you are unemployed or sick. The surcharge applies if you have a taxable income over a certain threshold. For more information please call us on 133 423.

Can I go back onto my parent's health insurance?

If your parents are HBF members you may be able to be covered by their policy if you:

- are under 25 years old,
- not married or living in a de facto relationship, and
- are either studying full-time or not earning more than \$24,500 per year.

To check if you're eligible please call us on 133 423.

Once you're back at work

When you re-commence work you need to let us know within 30 days. You will be expected to pay for your health membership from the date you stop receiving Centrelink benefits.

How to apply for Health Cover Protection

To apply for Health Cover Protection just take your New Start or Sickness Allowance card to your nearest HBF branch or call us on 133 423 and we'll set it up for you (we'll need a photocopy of your card).

How often can you access Health Cover Protection?

Complimentary cover is available once every ten years and policy suspension is available once every five years.