

# APPLICATION TO SUSPEND COVER FORM

UPDATED AUGUST 2018

## CHECKLIST

- If you have been a financial member of Teachers Health for a minimum of 12 months, you are eligible to suspend your membership due to overseas travel or financial hardship
- The minimum suspension period must not be less than 2 calendar months and no more than 36 calendar months
- Submit this form ensuring that all declarations are signed and that the original supporting documentation is attached
- Leaving a section blank or without the required signature may delay the processing of your application

## A. SUSPENSION WHILE TRAVELLING OVERSEAS

### Are you eligible?

You're eligible to suspend your membership if:

- you've been a financial member for at least 12 months, and
- your membership has been active for at least three calendar months between suspension periods for overseas suspension.

For the whole membership to be suspended everyone listed on the membership must be travelling, and must provide evidence of travel.

### Suspension of membership

To be eligible for suspension:

- your membership must be paid up to, or in advance of, the date of departure
- you must nominate a resumption date on the Application to Suspend Cover form
- you must provide a valid email address so that we can contact you during your overseas travel
- we must receive the Application to Suspend Cover form and supporting documentation before the departure date.

If you're the current primary member wanting to suspend yourself, there must be an active spouse or partner on the membership to keep the membership active. In this case, they will then become the primary member, which you both must agree to.

If there are only dependants left on the membership they can't be made the primary member. In this case, you must suspend the whole membership and your dependants will need to take out their own cover during the time of suspension to avoid having to reserve waiting periods.

### Retrospective suspension

We don't grant retrospective suspension for overseas travel.

### How to apply

To apply, please:

1. Complete the Application to Suspend Cover form, nominating a resumption date
2. Sign the form and return it to us with the required supporting documentation.

Without this documentation we can't process your suspension request. Acceptable documents include e-tickets or a travel itinerary.

### Effect on your membership

A period of suspension will not count towards benefits that have accruing entitlements, e.g. major dental and orthodontia on our Top Extras cover. There is no penalty for Lifetime Health Cover (LHC) and absent days are not counted.

### Waiting periods

If you haven't served any waiting periods before the suspension, you'll need to serve the balance when your membership resumes.

If we introduce a new waiting period, memberships under suspension at that time may have it pro-rated to the period of suspension at our discretion.

### Medicare Levy Surcharge

A Medicare Levy Surcharge (MLS) may apply when a membership is suspended. For more information, please contact the Australian Taxation Office (ATO).

### Resuming your membership

To resume your membership when you return, please complete the Reactivate Suspended Cover form and return it to us with the required supporting documentation. Acceptable documents include:

- e-ticket
- boarding pass
- international movement record

We will resume your cover from the date of re-entry.

**You must do this within 30 days of your return.** If we don't receive evidence within 30 days of your arrival, we will cancel the membership from the start date of the suspension. This may affect your Lifetime Health Cover.

If a membership is suspended and you return within two calendar months, we deem the suspension invalid and cancel it from the date of suspension. You are responsible for any arrears.

## B. SUSPENSION DUE TO FINANCIAL HARDSHIP

### Are you eligible?

You're eligible to suspend your membership due to financial hardship if:

- you've been a financial member for at least 12 months, and
- you (or your spouse) have been receiving Centrelink benefits or have been on leave without pay for more than one calendar month
- your membership has been active for at least 12 months between suspension periods for financial hardship.

### Suspension of membership

To be eligible for suspension:

- your membership must be paid up to, or in advance of, the date of suspension
- your membership must be suspended in full
- you must nominate a resumption date on the Application to Suspend Cover form.

### Retrospective suspension

We can suspend your membership retrospectively for up to two calendar months of your request if:

- you provide evidence confirming Centrelink benefits or leave without pay for that period, and
- you haven't made any claims during that period.

### How to apply

To apply, please:

1. Complete the Application to Suspend Cover form, nominating a resumption date
2. Sign the form and return it to us with the required supporting documentation.

Without this documentation we can't process your suspension request.

### Supporting documentation

If you're receiving Centrelink benefits such as Newstart Allowance, Youth Allowance, Disability Support Pension, Sickness Allowance or your Centrelink benefit exceeds \$300 as a single person or \$600 as a couple, per fortnight, you'll need to provide documentation to confirm your benefit.

If you're on leave without pay, ask your employer to provide evidence of this.

### Effect on your membership

A period of suspension will not count towards benefits that have accruing entitlements e.g. major dental and orthodontia on our Top Extras cover.

There is no penalty for Lifetime Health Cover (LHC) and absent days are not counted.

### Waiting periods

If you haven't served any waiting periods before the suspension, you'll serve the balance when your membership resumes.

If we introduce a new waiting period, memberships under suspension at the time may have it pro-rated to the period of suspension at our discretion.

### Medicare Levy Surcharge

A Medicare Levy Surcharge (MLS) may apply when a membership is suspended. For more information, please contact the Australian Taxation Office (ATO).

### Resuming your membership

#### When you stop receiving Centrelink Benefits

To resume your membership after receiving Centrelink benefits, please complete and return the Reactivate Suspended Cover form. You must do this within 30 days of your last payment. Remember to include evidence of the last Centrelink payment you received.

If you stop receiving Centrelink benefits within two calendar months of the suspension starting, we count your suspension as invalid and will cancel it from the initial date of suspension. Any arrears will be your responsibility.

#### After taking leave without pay

To resume your membership after taking leave without pay, please complete the Reactivate Suspended Cover form along with a statutory declaration, within 30 days of the date you restart work.

If you start employment within two calendar months of the suspension starting, we count your suspension as invalid and will cancel it from the initial date of suspension. Any arrears will be your responsibility.

Should you have any questions, please do not hesitate to call 1300 728 188 during office hours (Mon-Thurs 8am to 8pm, Fri 8am to 6pm, Sat 8.30am to 12.30pm EST) or email [info@teachershealth.com.au](mailto:info@teachershealth.com.au)

## A. MEMBERSHIP DETAILS

Member number

Date of birth

Primary member name

## B. SUSPENSION DETAILS (PLEASE TICK)

### OVERSEAS SUSPENSION

Suspend this whole membership from  to

Or

Suspend this person on my membership

from  to

### Supporting documents

Please attach supporting documentation such as your itinerary or e-ticket for all persons suspending.

### Optional replacement member (overseas travel only)

If you are the current primary member suspending only yourself while overseas, and would like to nominate your spouse or partner to become the new primary member, please complete below:

#### Current primary member

Signature

#### New primary member

Signature

### SUSPENSION DUE TO FINANCIAL HARDSHIP

Suspend this whole membership from  to

### Supporting documents

Please attach supporting documentation such as documentation from Centrelink or your employer.

## C. AUTHORITY - TEMPORARY DURING SUSPENSION DATES

If you would like to nominate someone to act on your behalf to operate your membership, please supply their details below.

Name

Date of birth

Email

### Home address

Address

Suburb/town

State

Postcode

## D. RESUMING YOUR MEMBERSHIP

Three weeks before your membership resumes, we will email you about the resumption of the membership. If you would like to change the restart date, contact us as soon as possible and prior to the nominated resumption date. Please provide the best email address for us to contact you.

Email

## E. DECLARATION

I declare that the information that I have provided on this form is true and correct, and I have attached supporting documentation.

Having read and understood the Important Information about Suspension document, I wish to proceed with the suspension.

Signature

Date

**WHAT NEXT?** Once form is completed please send to **GPO Box 9812, Sydney NSW 2001** or **info@teachershealth.com.au**

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