

# APPLICATION TO SUSPEND COVER FORM



UPDATED APRIL 2020 – SUSPENSION DUE TO FINANCIAL HARDSHIP AS A RESULT OF THE COVID-19 PANDEMIC. EFFECTIVE 15 MARCH

## COVID-19 SUPPORT

If you're experiencing financial hardship due to COVID-19, we're here to help.

If you meet the eligibility criteria below, you can ease the pressure by suspending your membership for up to 12 calendar months. Near the end of the suspension period we'll get in touch to remind you that we will be reactivating your membership as you have requested. If you're not in a position to do this, please let us know.

If your situation changes before your nominated resumption date, it is important to let us know. Failure to do this may result in re-serving waiting periods and Lifetime Health Cover loadings.

**PLEASE NOTE: YOU MUST SUPPLY THE REQUIRED SUPPORTING DOCUMENTS LISTED BELOW ALONG WITH THIS FORM IN ORDER TO COMPLETE YOUR REQUEST.**

### Are you eligible?

You can suspend your membership if:

- you've been a paid-up member for at least 2 months
- you haven't suspended your membership because of financial hardship in the last 12 months

And one of the following applies to you (because of COVID-19):

- you (or your partner's) employment has been terminated/ have been stood down
- you're a business owner and have ceased trading.

### What you need to do

Please ensure you:

- have paid your membership up to, or in advance of, the date of your requested suspension
- are suspending your membership in full
- enter a suspension and reactivation date on this form.

### How to apply

To apply, please:

1. Complete the form, ensuring you enter a reactivation date (this can be changed later).
2. Sign the form and return it to us with the required supporting documentation (this is essential).

### Supporting documents

Here's what we need from you:

- **Employees** – a letter from your employer outlining your current employment status and the date that your employment status changed (includes termination and being stood down).
- **Business owners** – a statutory declaration stating the name of your business and the date you ceased trading.

### Retrospective suspension

We can suspend your membership for the 2 calendar months before we get your request if you haven't claimed during that time, and you provide evidence of one of the following:

- **Employees** – a letter from your employer outlining your current employment status and the date that your employment status changed (includes termination and being stood down).
- **Business owners** – a statutory declaration stating the name of your business and the date you ceased trading.

### Suspending your membership

The period of suspension won't count towards benefits that have

accruing entitlements e.g. Major Dental and Orthodontia on our Top Extras cover. There's no penalty for Lifetime Health Cover (LHC) and absent days aren't counted.

### Waiting periods

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

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

### Medicare Levy Surcharge

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

### Reactivating your membership

Complete and return the Reactivate Suspended Cover form within 30 days of starting work or trading, and a statutory declaration:

- Employees – signed by your employer stating the date you (or your partner) resumed employment.
- Business owners – stating the name of the business and the date you resumed trading.

### Please note

If we don't receive the above within 30 days of you commencing employment or your business trading, we'll count your suspension as invalid and will cancel it, and your membership, from the initial date of suspension.

This could result in you having to re-serve waiting periods and Lifetime Health Cover Loading being applied to your cover. You could also be liable for extra tax because of the Medicare Levy Surcharge.

Please note you cannot claim for services while your membership is suspended.

### How do I get a statutory declaration signed if I am in lockdown?

We understand that during lockdown, getting the statutory declaration signed will be a challenge you don't need. We will allow you to get the statutory declaration to us within 2 months of applying for suspension. If we do not receive the statutory declaration in the allowed 2 months, then your suspension will be reversed and you will be required to pay all associated premiums for that period.

### Any questions?

Please call 1300 367 906 during office hours (Mon-Thurs 8am to 8pm, Fri 8am to 6pm, Sat 8.30am to 12.30pm (AEST) or email [info@unihealthinsurance.com.au](mailto:info@unihealthinsurance.com.au)

## A. MEMBERSHIP DETAILS

Member number

Date of birth   /   /

Primary member name

## B. SUSPENSION DUE TO FINANCIAL HARDSHIP

Suspend this whole membership from   /   /     to   /   /

### Supporting documents

Please attach supporting documentation such as a letter from your employer or a statutory declaration.

## C. 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

## D. DECLARATION

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

### Please tick both boxes.

I have attached my supporting documents

I understand the terms and conditions of this suspension

Signature

Date   /   /

**Please print and sign the form and email or post to us with accompanying documentation. If you cannot print & sign the form, please email this form and documentation from the email address registered under your membership.**

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