



**DefenceHealth**

Defence Health Limited  
ABN 80 008 629 481 AFSL 313890  
PO Box 7518 Melbourne VIC 8004  
Freecall 1800 335 425  
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info@defencehealth.com.au

# Suspending your health cover

## Fact Sheet

**Before suspending your hospital cover, you should seek advice regarding your Medicare Levy Surcharge obligations. The surcharge is payable by high-income earners during any period of suspended hospital cover.**

### ADF Overseas posting

When you are sent overseas on an accompanied posting, your dependants will usually receive reimbursements from the ADF for treatments provided overseas. You should check with the Overseas Administration Centre to confirm your dependants' entitlements.

Legislation prohibits Defence Health from providing benefits in respect of hospital, dental and other treatments provided outside Australia. You may therefore wish to suspend your Defence Health cover.

Cover can be suspended for a minimum 28 days and a maximum 24 months. If your posting is extended, then you can apply for an extension of your suspension period. Cover must be reinstated within one month of returning to Australia, effective from your date of return, to avoid serving new waiting periods. We will need proof of posting date or the date of your re-entry into Australia.

If you return to Australia for holidays or medical evacuation, you may reinstate your cover for that period.

### ADF Reservists on continuous full-time service

If you're on continuous full-time service (CFTS) for more than 28 days, you may suspend your cover or change your premiums to the equivalent ADF rate for the full duration of the service.

To avoid serving new waiting periods, your previous premium must start from the day following cessation of your continuous full-time service.

### Financial hardship

In cases of financial hardship your cover may be suspended for a minimum of 3 and up to a maximum of 12 months. Each member is permitted three financial hardship suspensions in their lifetime. Application to reinstate cover must be received before the suspension period has expired.

To be eligible, you must have had hospital cover with Defence Health for 12 months immediately before you apply to suspend your cover. You will have to provide reasons for the hardship suspension. Full cover must be suspended. Upon reinstating, no new waiting periods will apply.

### Overseas travel

A Membership may be suspended only where a minimum period of 6 months has elapsed since the reactivation from a previous suspension for the same reason.

If you travel overseas for an extended period or move overseas to work and/or live, you can suspend your cover for a minimum of 28 days and a maximum of 24 months.

Cover must be reinstated within one month of returning to Australia, effective from your date of return, to avoid serving new waiting periods. Proof of date of your re-entry into Australia will be required. For example, a legible copy of boarding passes, tickets or a copy of a passport stamped by customs.

Before embarking on your overseas travel, you should consider purchasing Defence Health's travel insurance. It offers excellent hospital, medical, dental and emergency expenses cover at highly competitive rates. You can even purchase it online at [www.defencehealth.com.au](http://www.defencehealth.com.au)

### What else you should know

To suspend or vary your cover, you can either complete a *Membership Suspension Application* form or make the request in writing or by telephone.

Requests for suspension will not be accepted retrospectively.

Your membership must be paid up to date of suspension.

You will need to authorise your pay centre to vary or cease your premium if applicable.

Benefits will not be payable for services rendered to yourself or your family during the period of suspension or variation.

Under the Lifetime Health Cover legislation, periods of suspension do not count toward your 1094 allowable 'days without hospital cover'. If suspending your cover, you will avoid loadings associated with Lifetime Health Cover unless you were previously paying a loading.

To reinstate your cover, you can either complete a *Membership Resumption Request* form or you can make the request in writing or by telephone. Please attach all related documentation.

When the maximum period of suspension has been reached, you must reactivate your membership within one month in order to have full continuity of cover. If reactivation occurs later than one month, the policy will be considered new and all waiting periods will apply.





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Applicant Surname			
Applicant First name		Title/Rank	
Address			
Suburb		State	Postcode
Daytime phone	Email		

Member No

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### A Membership resumption request

To resume your Defence Health cover please complete and submit this form with any documentation that is requested in the application. Please read the 'Suspending your cover' information sheet before completing the application. If you have any questions or require further assistance please contact Defence Health on freecall **1800 335 425**.

### B Resumption details

Date cover is to be resumed from            /            /

### C Membership suspension category

*Overseas posting*

Providing this form is submitted within one month of returning to Australia, with cover effective from date of return, no new waiting periods will apply. Please attach proof of posting date or re-entry date (e.g. legible copies of boarding passes, tickets or a passport stamped by customs).

*ADF Reservist on continuous full-time service*

To avoid waiting periods your previous rate must resume the day following cessation of continuous full-time service.

*Financial hardship*

Providing membership suspension has not exceeded 12 months upon reinstating your membership no new waiting periods will apply.

*Overseas travel*

Providing membership suspension has not exceeded 24 months upon reinstating your membership, no new waiting periods will apply. Form must be submitted within one month of returning to Australia and must be effective from date of return. Please attach proof of re-entry date (e.g. legible copies of boarding passes, tickets or a passport stamped by customs).

### D Payment method

Please recommence my previous method of payment. My details remain unchanged.

*If payment method/details have changed please complete a payment details form from the website.*

### E Declaration

I acknowledge that the information contained above is true and correct and I have read and fully understand all rules which apply to the resumption of my membership.

Signature

Date



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