

Your guide to suspending your health cover



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 three years. If your posting is extended, then you can apply for an extension of your suspension period. Cover must be reinstated within 30 days of returning to Australia, effective from your date of return, to avoid re-serving 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 for a maximum of two years (which may be extended at Defence Health's discretion) or change your premiums to the equivalent ADF rate for the full duration of the service.

Reinstate your cover within 30 days of finishing CFTS to avoid re-serving waiting periods.

Financial hardship

In cases of financial hardship your cover may be suspended for a minimum of three and up to a maximum of 12 months. A policy may only be suspended for financial hardship three times. Application to reinstate cover must be received before the suspension period has expired.

You will have to provide reasons for the hardship suspension. Full cover must be suspended. Cover must be reinstated within 30 days of the suspension expiry to avoid re-serving waiting periods.

Overseas travel

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 2 years.

Cover must be reinstated within 30 days 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 taking out travel insurance.

What else you should know

- To be eligible, you must have held cover with Defence Health for 12 months immediately before you apply to suspend your cover.
- 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 the date of suspension.
- Reservists on CFTS may suspend at any time; overseas travel and deployment requires at least 6 months between suspensions; all other suspensions require 12 months between suspensions.
- No benefits are payable 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'. Therefore, a Lifetime Health Cover loading will not change during a period of suspended cover.
- 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 approved suspension has been reached, you must reactivate your membership within 30 days. If reactivation occurs later than 30 days, the policy will be considered new and waiting periods will need to be re-served.

Membership suspension



To suspend your health insurance cover please complete and submit this form.

Please ensure you read 'Your guide to suspending your health cover' before completing the application. 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. If you have any queries please call us on 1800 335 425.

Member details

Member number									
Title or rank	First name				Last name				
Home address					Suburb	State	Postcode		
Mobile number			Email address						

Suspension details

Date from which cover is to be suspended / / Expected date of resumption / /

Membership suspension category

☐ Overseas posting ☐ ADF Reservist on continuous full-time service ☐ Overseas travel ☐ Financial hardship

State reason or attach explanation note for financial hardship

Bank account details

Please provide bank account details if part payment refund is required.

Name and branch of financial institution	Account holder name
BSB number -	Account number

Declaration

I have read and understood the information regarding suspension of membership and understand the further details are provided in Defence Health's Fund Rules available on the Defence Health website. I also understand that my health insurance cover will not resume until I notify Defence Health by submitting the Membership Resumption Request or by making a request in writing.

Signature		
	Date	/ /

Privacy note: We need this information to suspend your membership. There's more about how we manage your personal information in our Privacy Policy on our website. It also explains how you may access and correct your personal information and make a complaint.

Membership resumption



To resume your Defence Health cover please complete and submit this form with any documentation that is requested in the application. Please read 'Your guide to suspending your health cover' before completing the application. If you have any queries please call us on 1800 335 425.

Membership resumption

Member number																													
Title or rank	First name										Last name																		
Home address										Suburb					State					Postcode									
Mobile number					Email address																								

Resumption details

Cover must be resumed (and this form fully and correctly completed and received by Defence Health) within 30 days of the approved reason for the suspension ceasing. Otherwise the policy will be considered new and waiting periods will need to be re-served.

Date cover is to be resumed from / /

Membership suspension category

- | | |
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| ☐ Overseas posting | Providing this form is submitted within 30 days of returning to Australia, with cover effective from date of return, waiting periods will not need to be re-served. 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 | Providing membership is reinstated within 30 days of CFTS ceasing, waiting periods will not need to be re-served. |
| ☐ Financial hardship | Providing membership is reinstated within 30 days of suspension expiry, waiting periods will not need to be re-served. |
| ☐ Overseas travel | Providing membership suspension has not exceeded 2 years upon reinstating your membership, waiting periods will not need to be re-served. Form must be submitted within 30 days 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 or itinerary). |

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.

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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Privacy note: We need this information to resume your membership. There's more about how we manage your personal information in our Privacy Policy on our website. It also explains how you may access and correct your personal information and make a complaint.