

# Application for exemption from Lifetime Health Cover Loading

This form outlines the various categories under which you can apply for exemption from the Lifetime Health Cover loading. Please refer to the table below for details on the documentation required for each exemption category.

## Membership information

Title	First name	Family name
Address		
Suburb	State	Postcode
Date of birth	Membership number	

## Lifetime Health Cover exemption categories

Please tick the exemption category applicable to you and submit your form with the documentation required. Photocopies of original documents are acceptable.

Exemption category	Tick one	Exemption criteria	Documentation required
Australian citizens or permanent residents returning from overseas	<input type="checkbox"/>	You turned 31 on or before 1 July 2000 and you were overseas on 1 July 2000.  <b>OR</b> You turned 31 after 1 July 2000 and were overseas on 1 July following your 31st birthday.  <b>Please note:</b> A person is taken to have returned from overseas if they return for a period of 90 consecutive days or more. Time spent on Norfolk Island is classified, for Lifetime Health Cover purposes, as time spent overseas.	International travel movement records from the Department of Immigration and Border Protection. These records can be obtained by completing a Department of Immigration and Border Protection Form 1359.  Contact the Department of Immigration and Border Protection on 131 881 or visit their website at <a href="http://www.immi.gov.au">www.immi.gov.au</a> to obtain a Request for International Movement Records Form 1359.
Non-resident	<input type="checkbox"/>	You are <b>not</b> eligible for <b>full</b> Medicare benefits (ie you are not eligible for a Green or Blue Medicare card).	<b>Option 1: If you are from a Reciprocal Healthcare Country</b> A copy of your yellow (Reciprocal) Medicare card.  <b>Option 2: If you are not from a Reciprocal Healthcare Country</b> 1. Copy of the photo page of your passport; <b>and</b> 2. Evidence of your visa: Where your visa has been issued electronically and is not endorsed in your passport, please provide a copy of the letter or email issued to you by the Department of Immigration and Border Protection (DIBP).
New Australian Residents	<input type="checkbox"/>	At the time of your arrival in Australia, you were not an Australian citizen or permanent resident. You have since: a) become a permanent resident (meaning you are eligible for full Medicare benefits) or b) applied for permanent residency and become eligible for a blue (interim) Medicare	Visit a Medicare Australia office or contact them on 132 011 to obtain a letter stating your Medicare eligibility date. The Medicare eligibility date is the actual date of enrolment or registration for full Medicare benefits.  Please note: you must have commenced a resident hospital cover with an Australian registered health fund prior to the first anniversary of your Medicare eligibility date to be considered for this exemption category.
Veterans' Affairs Gold Card holder	<input type="checkbox"/>	You hold or have held a Department of Veterans' Affairs Gold Card at any time after 30 June 1999.	Contact the Department of Veterans' Affairs on 133 254 and obtain a letter stating the period of time you have held a Gold Card.
Australian Antarctic Division	<input type="checkbox"/>	You had health services provided by or through the Department of Environment, Water, Heritage and the Arts Australian Antarctic Division.	Contact the Department of Environment, Water, Heritage and the Arts Australian Antarctic Division on (03) 6232 3209 and obtain a written statement showing the start and end dates of your health services
Ex-Australian Defence Force Personnel	<input type="checkbox"/>	You are ex-Australian Defence Force member.	Contact the Australian Defence Force on (02) 6265 9111 and obtain a copy of your Discharge Certificate or a Certificate of Service.

Once complete, please forward this form to us together with the required documentation using one of the following methods:

**Email:** scan and email to [ask\\_us@medibank.com.au](mailto:ask_us@medibank.com.au)

**Fax:** (07) 3026 0557

**Post:** Medibank Private, PO Box 9999 in your Capital City

For all enquiries please call 132 331.

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Print Form

Reset Form

### Loading Removal

A Lifetime Health Cover loading must be removed after the member has held hospital cover (for which premiums have been increased through the application of that loading) for a continuous period of 10 years or for a cumulative period of 10 years (inclusive of other Fund Paid Hospital Days) interrupted only by permitted days without hospital cover.

To verify hospital cover has been held for a period of 10 consecutive years a Transfer Certificate from your previous Health Fund you have held cover with in that 10 year period would need to be provided.

For further information about Lifetime Health Cover please visit [www.privatehealth.gov.au](http://www.privatehealth.gov.au) or contact the Department of Health on 1800 020 103.

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