

# Suspension of membership request form

## Membership details

Family name

Given name

Medibank membership number

(if you have one)

## Suspension details

Commencement date

(DD/MM/YYYY)

Reactivation date

(DD/MM/YYYY)

\*If you are suspending your membership due to overseas travel, please specify a reactivation date above. Otherwise, leave this blank. Please note, if you have specified a reactivation date your policy will automatically reactivate from that date. If you leave this field blank, your policy will be reactivated from the maximum allowable period.

## Reason for suspension:

- Overseas travel
- Eligible Centrelink benefits
- Imprisonment
- Temporary financial hardship

Refer to the terms and conditions overleaf for required documentation.

## Who's suspending (overseas travel or imprisonment only)

List all members suspending their membership below (including yourself). Only members listed will have their membership suspended. A partial suspension applies if at least one member remains active on the membership and the reason for the suspension is overseas travel or imprisonment.

Name(s) of members suspending                      Commencement and reactivation dates (if different to above)

1	
2	
3	
4	
5	
6	
7	
8	

## Preferred payment method upon reactivation

- Payroll Deduction  
(please advise your Pay Officer to defer your deductions while your membership is suspended and to recommence deductions on reactivation)
- Manually in accordance with your Medibank bill  
(no action is required)

## One-off credit card payment (overseas travel only)

Your membership can only be suspended for overseas travel if you have paid your premiums at least two weeks in advance of the suspension start date (the date you leave Australia). Please complete this section to allow this payment to be processed and your membership to be suspended. We collect your credit card details for this payment and store them. For details of other payment methods please contact us on 132 331 or visit a Medibank store.

Medibank only accepts Visa and Mastercard for credit card payments.

- I authorise Medibank Private to charge my credit card on this occasion only, for a payment of two weeks in advance of the suspension start date.

Title  Family name

Given name

## Credit card details

- Master Card     VISA

Cardholder's name

Credit card no.

Expiry date

CVV

(last three digits on the back of your card)

I/We authorise Medibank Private to deduct my/our nominated credit card to pay our Medibank membership for a period of two weeks in advance of the suspension start date.  
I/We authorise Medibank Private to alter the amount to be debited in the event of changes to my/our cover, premiums or arrears payments.

Cardholder's Signature

Date

## Medibank Travel Insurance^

Medibank Travel Insurance gives you leading hospital, accident and medical evacuation expense cover while you're travelling. Plus, Medibank Health Member's save 15% on any travel insurance policy. To arrange cover before you leave, simply go to [medibank.com.au/travel-insurance](http://medibank.com.au/travel-insurance) or visit a Medibank store or call 132 331.

^ Limits, sub-limits, exclusions and conditions apply. This is general advice only. Medibank Private Limited, ABN 47 080 890 259, an Authorised Representative, AR 286089, of Travel Insurance Partners Pty Limited, ABN 73 144 049 230 AFSL 360138 arranges the insurance on behalf of the insurer. The insurer is Zurich Australian Insurance Limited ABN 13 000 296 640, AFSL 232507. Please consider your own needs and the Combined FSG/PDS available from Medibank stores or [medibank.com.au/travel-insurance](http://medibank.com.au/travel-insurance) to decide if this product is right for you.

## Declaration

- I have read, understood and agree to the terms and conditions overleaf

Member's Signature

Date

Once complete, return the form to Medibank Private, GPO Box 9999 in your capital city or fax it to (07) 3026 0557. For all enquiries please call 132 331 or email [ask\\_us@medibank.com.au](mailto:ask_us@medibank.com.au)

# Terms and conditions of suspension of membership

## 1. Overseas travel

- a. A membership can only be suspended for overseas travel where the premiums for that membership have been paid to a date at least two weeks in advance of the suspension start date.
- b. Members with resident covers can suspend (or partially suspend) their membership for a minimum period of two months and a maximum period of four years. Members on Silver Plus New Families and Silver Plus Settled Families covers cannot partially suspend their membership if it only leaves one person on the membership (either one adult or one child).
- c. Members with Medibank Visitors Cover can suspend (or partially suspend) their membership for a minimum period of two months and a maximum period of 12 months. Members with Visitors Covers may only suspend (or partially suspend) their membership where they are overseas for a continuous period of at least two months.
- d. A membership can only be suspended from the date on which a person departs Australia.
- e. If a member returns from overseas earlier than expected, and this results in the period of suspension being shorter than the minimum period allowed, the suspension of the relevant membership will be retrospectively cancelled.
- f. A member returning to Australia during a period of suspension may reactivate their membership while in Australia. Six months of premiums must be paid before the membership can be re-suspended for overseas travel.
- g. A suspension of membership request form must be completed for all online suspension requests.
- h. Members who suspend must retain travel documentation, such as boarding passes, passport stamps and confirmed travel itineraries from airlines evidencing their overseas travel for the period of the suspension. Documentation must be provided to Medibank upon request.
- i. A member wishing to extend the reactivation date stated on this form can do so prior to the reactivation date.

## 2. Eligible Centrelink benefits

- a. A resident cover membership can be suspended while the Policy Holder or Partner continues to receive short-term income maintenance through Centrelink (for example, Youth Allowance, Austudy, Abstudy, Parenting Payment or Jobseeker Payment) up to a maximum period of two years.
- b. Partial suspension of a membership is not permitted.
- c. The Policy Holder must provide a letter from Centrelink confirming that the Policy Holder or Partner is in receipt of relevant payments.
- d. A suspension of membership request form must be completed for all online suspension requests.

## 3. Imprisonment

- a. Members with resident covers can suspend their membership if they are serving a prison sentence. The suspension will apply for the duration of the continuous prison sentence, for a minimum of two months and up to a maximum of four years.
- b. Documentation must be provided confirming a court has imposed a prison sentence.

## 4. Temporary financial hardship

- a. Members with resident cover can be suspended if the Policy Holder or Partner is experiencing temporary financial hardship.
- b. Partial suspension of a membership is not permitted.
- c. The Policy Holder must declare that they or their Partner are experiencing financial hardship.
- d. Members must retain documentation evidencing their financial hardship. Evidence must be provided to Medibank upon request.

## 5. Membership reactivation

- a. A membership that is suspended will be automatically reactivated on the reactivation date as stipulated at the time of suspension, unless that date is amended in accordance with these terms and conditions.
- b. Once a membership is reactivated, members who paid:
  - i. *by payroll deduction* must advise their pay officer to resume deductions from their pay
  - ii. *manually* must recommence paying their premiums in accordance with the Medibank bill sent to them by Medibank Private.
- c. Where a membership is reactivated after a period of suspension and has subsequently fallen into arrears, Medibank Private may terminate the membership.
- d. Medibank Private can change the components of a cover at any time, including premiums, benefits payable, and services covered. Therefore, the premium payable on reactivation of a membership may differ from the premium that was payable at the time of suspension.
- e. Medibank Private can close covers at any time. If this happens to a member while their membership is suspended, on reactivation that member will be transferred to a similar cover or the alternative cover they choose, and the premium appropriate to the new product will apply from that date.
- f. On reactivation, rate protection will not apply to any premiums held in reserve during the period of suspension.

This means that if the premium for a cover changes during the period of suspension, that change will be applied from the date the membership is reactivated.

## 6. Privacy Statement

We collect and use personal and sensitive information on this form, and in supporting documentation you provide, in order to allow you and other members to suspend your or their membership subject to the Fund Rules and policies of Medibank Private. If we do not collect this information, we may not be able to do this.

We may disclose personal information to persons or organisations in Australia or overseas including other Medibank Group Companies, our service providers and professional advisers, health service providers, our suppliers and partners, government agencies, financial institutions, your employer (if you have a corporate product) and your educational institution, migration agent or broker (if you have OSHC or a Visitors Cover). We may also disclose information to other persons covered under your policy or your agents and advisers. We may disclose personal information overseas to other Medibank Group Companies or third parties who provide services to us, including in India and the United States. Our Privacy Policy contains more information about our privacy practices, including how you may request access to, or correction of, personal information we hold about you, how you can lodge a privacy complaint and how we manage such complaints. You can obtain a copy of our Privacy Policy by contacting us or at [medibank.com.au](http://medibank.com.au) or by contacting our Privacy Officer at GPO Box 9999 (Your Capital City) or by email to [privacy@medibank.com.au](mailto:privacy@medibank.com.au)

## 7. General

- a. The suspension of a membership is subject to Medibank Private's Fund Rules and policies.
- b. Stand-alone Ambulance Cover cannot be suspended.
- c. Suspension will apply to all components of a member's cover. For example, if the member has both hospital and extras cover, the member cannot suspend one cover without also suspending the other. Where the member has a packaged cover and suspends their membership, all components of the cover will be suspended.
- d. Where premiums for a membership have been paid to a date that is more than three months after the start date of suspension, a member may request, and be provided with, a refund for those premiums, less the premiums that are required to be paid under item 1.a.
- e. During a period of partial suspension of a membership, the appropriate premiums must continue to be paid in respect of members whose membership has not been suspended. A Replacement Policy Holder must be nominated on an Authority Form where the only remaining active member(s) are under 16 years of age. Please contact us if you need a copy of this form.
- f. A member who wishes to suspend or reactivate a membership must provide all relevant documentation in support of their application as required by Medibank Private.
- g. A membership may be suspended only where the following minimum periods have elapsed since the reactivation from a previous suspension for the same reason:
  - i. Six (6) months for overseas travel; or
  - ii. 12 months for all other allowable circumstances.
  - iii. No benefits are payable for any services or items received by the suspended member(s) during the period of suspension.
- h. The period of suspension does not count for any other purpose such as waiting periods or benefit replacement periods. Any of these periods not completed at the time of suspension must be completed once the membership has been reactivated.
- i. This form does not apply to Overseas Student Health Cover (OSHC).
- j. Increases in annual limits on any extras service and the accrual of any bonuses ceases during a period of suspension and recommences with reactivation.
- k. If applicable, Lifetime Health Cover (LHC) status and the 1,094 Permitted Days Without Hospital Cover (PDWHC) are not affected by suspension (periods of suspension are PDWHC that are in addition to the 1,094 days). If a member transfers to another fund after the first two years of suspension, the other fund will not necessarily recognise the period of suspension beyond two years for LHC purposes, in which case the member may incur a loading thereafter. Note: Periods of suspension do not count towards paid days of hospital cover for LHC purposes.
- l. The Medicare Levy Surcharge (MLS) may apply during a period of suspension. The MLS applies to people who are Australian residents for taxation purposes, who don't have an appropriate level of hospital cover for themselves, their spouse/partner and all their dependants and who have a taxable income over the applicable threshold. Members may seek more information from the Australian Taxation Office.

Information provided is correct at the date of issue and may, in part, be based on information provided by you. Medibank Private membership is subject to our Fund Rules and policies. Premium rates, and the Fund Rules and policies, change from time to time. You can view a copy of our Fund Rules online at [medibank.com.au](http://medibank.com.au) or at any Medibank store.