



NAVY HEALTH

# Suspending Your Health Cover

At Navy Health we understand that from time to time it may be necessary for you to suspend your Health Cover.

Whether you are travelling or working overseas, or simply find yourself in some financial difficulty, Navy Health can assist you with a temporary suspension of your membership.

Suspending your policy will enable you to maintain a restricted membership with the fund, without paying your premiums. Suspension will allow you to re-start your full membership when you return from overseas or get back on your feet again without new waiting periods\*. Your membership will continue on as it had before the suspension.

\*excludes pre-existing conditions and pregnancy related services

Further important information regarding Navy Health's suspension policy can be found below;

## **ADF Serving Members Overseas Posting**

When a serving member is posted overseas, their dependants receive reimbursements from the ADF for medical and hospital in-patient treatment at approved facilities.

As a result you may wish to suspend your hospital cover for that period. Cover may be suspended for a minimum of one month and a maximum of 24 months. If your posting is extended beyond 24 months, you can reapply to Navy Health for an extension to your suspension period.

It is important to note that when your medical treatment is covered by the Commonwealth, you are considered to have full hospital cover equivalent to private health insurance. As you are considered to have continuation of your hospital cover, the pre-existing conditions rule will NOT apply when your policy is unsuspending.

Please note, however, that the membership must be unsuspending within one month of the concluded suspension period. If the reinstatement is not completed within this period, new waiting periods and pre-existing conditions will apply (including obstetrics waiting periods)

It is recommended that you consider retaining your extras cover for services that may not be covered by the ADF, but please note that in accordance with the Private Health Insurance Act (2007), benefits are not payable

on services, products or treatments received overseas.

## **Returning Home Permanently/Temporarily**

To avoid serving new waiting periods, cover must be reinstated within one month of returning to Australia effective from your date of return. Navy Health will require proof of your posting date and the 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 Full-time Duty**

If you are on continuous full-time service for more than 28 days you may suspend your cover or change your premium to a military rate for the duration of the service period.

Cover must be reinstated within one month of the cessation of your continuous full time service.

## **Financial Hardship**

In cases of financial hardship your cover may be suspended for a minimum of 3 months and maximum period of 12 months.

To be eligible you must have had hospital cover with Navy Health for 12 months immediately before you apply for suspension. Suspension for the reason of financial hardship is limited to three episodes (3) per lifetime.

Cover must be unsuspending within one month of the suspension period, and be maintained for a minimum of six (6) months before re-suspending if necessary.

## **Overseas Travel**

If you travel overseas for an extended period of time, or move overseas to work and/or live you can suspend your full cover for a minimum of one (1) month to 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 to Australia may be required, e.g. A copy of passport stamped by customs.

Cover must be unsuspending within one month of the suspension period, and be maintained for a minimum of six (6) months before re-suspending if necessary.

\*Pre Existing Condition & Pregnancy waits apply

# Suspending Your Health Cover (con't)

## Conditions

To be eligible for suspension your membership must be financial and fully paid up to the date of suspension.

To suspend your cover you must complete a Membership Suspension application form available at the Navy Health website.

To reinstate your cover, you must contact Navy Health in writing within one month of the suspension end date.

Request for suspension will not be accepted retrospectively. ADF personnel that have been deployed suddenly or at short notice should contact Navy Health within a reasonable period after deployment to suspend their policy.

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

New waiting periods will not apply for unsuspended memberships, provided they are activated within one month of the approved suspension period. (Pre-existing conditions and Pregnancy services excluded)

## Government incentives and regulations

The suspension period will impact various Navy Health rules and government incentives;

### *Waiting periods for Pre-existing Conditions*

The pre-existing conditions rule will apply during the suspension period. Under this rule, signs or symptoms of any condition that have arisen during the suspension period, regardless of whether you or your dependants are aware of them, will attract waiting periods upon reactivation.

Any previous unserved waiting periods will resume when the suspension period ends.

### **Medicare Levy Surcharge**

During suspension periods you may incur increased Medical Levy Surcharge, which is payable by high-income earners during any period of suspended hospital cover. Please seek independent advice from your personal taxation consultant

### *Lifetime Health Cover*

The suspension period (as approved by Navy Health) will not form part of the permitted days without hospital cover. Therefore the number of suspended days will not be deducted off the 1094 days allowable under Lifetime Health Cover legislation

## Further Information

For more information regarding the suspension of your membership, please contact Navy Health on 1300 306 289, email [query@navyhealth.com.au](mailto:query@navyhealth.com.au) or go to [navyhealth.com.au](http://navyhealth.com.au)

