



## MEMBER FACT SHEET

# Leaving your employer

Everyone's circumstances change so if you're thinking of changing jobs or have parted ways with your employer, it's important to let us know.

When you leave your employer, you may no longer be eligible for cover under your company's corporate health plan. However, there's good news – you can remain with GU Health by transferring to an individual membership.

### How to keep your existing cover

To maintain continuity of cover, you must transfer to individual membership within 60 days of leaving your existing company health plan.

You won't need to re-serve waiting periods if you transfer to a comparable level of cover. However, at this time you may consider transferring to a higher cover option so discuss your requirements with us.

### Your employer can cancel your membership

If your membership is part of a corporate health plan, your employer has the right to terminate your membership.

If you're covered under your employer's corporate health plan, this can happen regardless of whether contributions are funded by you or your employer.

In such instances, brokers may also request the termination, on behalf of their client – your employer.

If your corporate plan is cancelled by your employer, you can still remain with GU Health by transferring to an individual level of cover and paying the contributions yourself.

### Cancelling your membership

You also have the right to cancel your membership at any time, even if you're covered under your employer's corporate health plan, regardless of whether contributions are funded by you or your employer.

If you wish to cancel your membership, please provide us with a written request.

### We're here to help

Contact your Member Relations Team when you're leaving your employer and we'll help you to make the transfer easy.

It's important to bear in mind that being without appropriate private health cover may impact your Lifetime Health Cover (LHC) loading status and could attract the Medicare Levy Surcharge (MLS).

So take the time to explore your options to ensure you and your family have the appropriate level of health cover to suit your new employment and changing life circumstances. ●



Please make sure you read the *Your Membership Guidelines* booklet in conjunction with *Your Cover at a Glance* and *Your Plan Information*, which you would have received in your *GU Health Welcome Pack*.



For further information about your GU Health cover or any queries relating to this document, please contact your GU Health Member Relations Team on **1800 249 966** or email: [corporate@guhealth.com.au](mailto:corporate@guhealth.com.au)

**Updated October 2018.** The information contained within this document is current from the publication date and is subject to change. If you're planning a treatment for which you anticipate a benefit from GU Health, contact us in advance to confirm your benefit entitlement.

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