Travelling OVERSEAS

What happens to your health cover while you're away?

So, you want to travel overseas for six months or live and work in another country for a year or two. As long as you've been a GU Health member for a continuous period of one month, you can suspend your cover.

If you decide on overseas travel or employment, you can apply for a suspension for a minimum period of one month and a maximum of three years.

What you need to do

To suspend your cover, you'll need to provide us with the following:

1. The dates of your departure and expected return.
2. Supporting documentation such as copies of travel itineraries or tickets. Your suspension and recommencement dates will be based on the documentation you provide to us.
3. An active email address you'll be using when you're overseas so that we can send you any important information about your membership.

What happens if my return dates change?

You can extend your suspension if you need to, as long as it's no longer than three years. You'll only need to advise us if you return home earlier than expected. You can resume your membership earlier than when you initially advised (within 30 days).

When you return to Australia

Once you return from your trip, we can simply resume your cover upon your request.

You need to make sure that you contact us within 30 days and provide us with appropriate documentation showing your return date so that we can resume your membership.

To do this we'll need you to provide:

- an email or written request
- a copy of your boarding pass or travel itinerary.

What you should know when suspending your cover:

- Remember that the suspension applies to all those covered under your membership. Partial membership suspension is not possible.
- Claims can't be made for services you receive while the policy is suspended.
- Your membership must be paid at least one month in advance of the proposed date of suspension, and if you haven't served all of your waiting periods you'll have to serve them when your membership is restarted.
- You'll need to contact us within 30 days of your return. If you don't reactivate your membership within 30 days from when you arrive back in Australia and/or on your nominated resumption date, you may need to serve waiting periods. GU Health reserves the right to terminate a membership if suspension guidelines aren't followed.

Impact on tax

Suspending your membership may also affect your Medicare Levy Surcharge (MLS) and Lifetime Health Cover (LHC) loading, if they apply to you.

Suspended days are classified as 'days without cover' for MLS. This means that your Annual Private Health Insurance Tax Statement won't include your suspended days when showing the number of days you held an appropriate level of private hospital cover.

However, if LHC loading applies to your membership, 'days without cover' won't affect your LHC loading as you'll be considered to be maintaining your cover. For further details see 'LHC loading' under the 'Government incentives and surcharges' section of *Your Membership Guidelines* booklet which you would have received in your *GU Health Welcome Pack*, or visit **guhealth.com.au/membership-guidelines**.

Please speak with your tax adviser regarding how this will impact you.

Suspension is granted at GU Health's discretion, it's best to contact your Member Relations Team before you travel if you're thinking of suspending your health cover.

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**

Updated September 2016. 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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