



## MEMBER FACT SHEET

# Upgrading or downgrading your cover

Over time it's likely that your income, health and lifestyle may change, prompting you to reassess the type of health cover that best meets the needs of you and your family.

We're here to assist you so if you want to discuss upgrading or downgrading your GU Health cover, please read this and then contact your Member Relations Team.

### Waiting periods

If you change between GU Health covers you don't have to serve waiting periods if you transfer to an equivalent level of cover within 60 days.

However, if you upgrade between GU Health covers, waiting periods may apply to any services which weren't previously included in your membership.

In addition, if you're transferring between GU Health covers, the benefits you've claimed with your previous cover may be taken into consideration when we calculate your benefit limit for equivalent services under your new GU Health cover.

### What will change?

When you alter the level of your cover, depending on the new level of cover you select, there could be a flow-on affect to your membership which could result in changes.

These changes could affect your:

- premium contributions
- benefit limits
- benefit entitlements
- excess amount
- excess and/or membership year
- waiting periods.

Please keep in mind, accrued entitlements and loyalty bonuses are not transferable between covers.

### Changes to excess

If the excess on the new plan is lower than the excess on your previous plan, the previous level of hospital excess will apply to pre-existing conditions for the first 12 months.

If you choose to downgrade your plan, you may no longer be able to claim certain benefits.

If you upgrade, you may have waiting periods for services not covered on your previous plan.

We recommend that you contact your Member Relations Team before you make any changes to your cover so that you can fully understand what might change. ●



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 September 2017. 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.

Grand United Corporate Health Limited (GU Health) ABN 99 002 985 033 is a registered health insurer and a member of the Australian Unity Group. © Grand United Corporate Health Limited 2017. GU Health respects the privacy of our members, view our privacy policy at [guhealth.com.au](http://guhealth.com.au).