



# What to do when you BECOME A RESIDENT

Moving to a new country is a major life change and now that you're a resident, it's important to get your health cover in order.

## Changing from non-resident to resident

You would be aware that 'non-resident' means a person not eligible for full Medicare entitlements who is an overseas visitor.

This includes members from countries that have a Reciprocal Health Care Agreement (RHCA) with Australia and who may be eligible for an RHCA Medicare card.

Resident means a person who is eligible for full Medicare entitlements, for the purposes of ensuring you're covered under a Complying Health Insurance Product. This includes people eligible for interim Medicare cards.

## Now you are a permanent resident

In order to become eligible for full Medicare entitlements you need to register with Medicare Australia.

Make sure you do this as soon as you become a permanent resident.

Once you register with Medicare, ask for a Lifetime Health Cover (LHC) letter and then immediately contact us to arrange your transfer to GU Health's resident cover.

## Why you need to change your membership

It's against the terms and conditions of GU Health's products for you to remain on a non-resident health cover if you're eligible for full Medicare entitlements.

Ensuring you have an appropriate level of hospital cover as a Medicare-eligible Australian resident is also strongly recommended due to government surcharges, such as the Medicare Levy Surcharge and LHC loading.

For more information, please visit [privatehealth.gov.au](http://privatehealth.gov.au). Ask your tax adviser for details on how these Government surcharges may affect you.



**i** 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).