



MEMBER FACT SHEET

What to do when you become a resident

Moving to a new country is a major life change.

Now that you're a resident, it's important to get your health cover in order.

It's important to know that overseas visitors are not eligible for full Medicare entitlements.

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.

A resident is 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 overseas visitor 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.

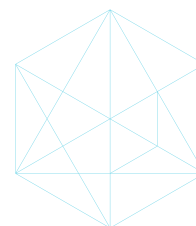
For more information, please visit privatehealth.gov.au. Ask your tax adviser for details on how these Government surcharges may affect you. ●



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 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.

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