



## MEMBER FACT SHEET

# What to do when you BECOME A RESIDENT

Moving permanently 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

As a 'non-resident', you're classified as an overseas visitor and not eligible for full Medicare entitlements. This includes members from countries that have a Reciprocal Health Care Agreement (RHCA) with Australia. However, if you are from a RHCA country, you're entitled to restricted Medicare benefits and can apply for an RHCA yellow Medicare card – noting the words 'RECIPROCAL HEALTH CARE'.

A 'resident' means a person who's eligible for full Medicare entitlements. This includes New Zealand citizens and holders of permanent residence visas.

Most Australian residents have a green Medicare card. People who have applied for permanent residence may apply for Medicare and obtain a temporary blue Medicare card – bearing the words 'INTERIM CARD'.

When you become a resident, it's important to change your health cover to a resident

plan that's a Complying Health Insurance Product (CHIP).

### Why you need to change your membership

Once you become a permanent resident you're no longer eligible to be covered under any of our non-resident health plans. There are also Government surcharges you need to be aware of such as the Medicare Levy, the Medicare Levy Surcharge and Lifetime Health Cover (LHC) loading that apply to residents. So it's important to consider an appropriate level of hospital cover as a Medicare-eligible Australian resident.

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

### Now you are a permanent resident

After applying for permanent residency the next step is to make an application to Medicare Australia for full Medicare entitlements.

Also, in becoming a permanent resident it's important to advise your employer and contact us as soon as possible to discuss transferring to one of our resident health cover plans.

When you transfer to a resident CHIP cover we'll ask for a Medicare eligibility letter (LHC letter). This is obtained from Medicare after you register with them and lets us know the date you became eligible for Medicare. This allows us to remove any applicable Lifetime Health Cover (LHC) loading on your health cover contributions.



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 January 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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