

General

- While suspended, you'll be unable to claim any benefits for treatment or services received during your suspension period. You'll retain the benefit entitlements that are based on years of membership you have earned prior to your suspension, including your current Lifetime Health Cover age, and the period of suspension will not count towards your length of Union Health membership.
- You will be unable to claim any Government incentive or rebate for the period your membership is suspended.
- The remainder of any waiting periods that applied before your suspension will continue when your membership resumes.
- You may become liable to pay the Federal Government Medicare Levy surcharge during your suspension period. For more information regarding this, please contact the Australian Taxation Office on 132 862.
- Your membership will automatically be resumed unless you advise Union Health of a change in circumstances.

Overseas suspension

- You may suspend your health fund membership while living or travelling outside of Australia for a minimum of two calendar months and a maximum of three years. Your membership contributions will be suspended from the day after your departure date and automatically resume on your return date.
- You must have been a financial member of Union Health for twelve months to suspend your membership. Your membership must be paid one day in advance of your suspension date.
- You must be a member and have paid your premium for three months between consecutive overseas suspensions.
- You (the 'primary member') must either complete the Overseas Suspension Form and return it to Union Health or contact Union Health before leaving Australia. You must include evidence of your departure and return dates. If you are unable to provide a return date upon suspension, or return before your intended resumption date, you must provide evidence within 30 days of returning to Australia.
- Evidence includes copies of flight numbers/ itineraries or airline tickets displaying date and year of travel, a Movement Record issued by the Department of Immigration and Border Protection (contact: 131 881) or copies of a passport stamped by Australian Customs.
- Failure to adequately provide evidence will result in the suspension being cancelled, which may terminate your membership if it falls more than two months in arrears.
- Failure to resume your membership after the three-year maximum suspension period will result in the suspension being cancelled and your membership being terminated.
- Any premium payments you make in advance will be applied to the membership at the current rate applicable at the resumption date.
- For your peace of mind, we strongly recommend taking out travel insurance when travelling outside of Australia. As a Union Health member you can save with Union Health Travel Insurance.

Financial hardship

- Requests for suspension are considered on a case-by-case basis and are subject to approval by Union Health. Suspensions will only be approved for an initial period of up to six months with an option to extend to twelve months. The primary member is responsible for contacting Union Health to extend an existing suspension.
- Suspension of membership due to financial hardship is considered if you experience:
 - a. loss of employment.
 - b. significant decline in retirement income due to extraordinary circumstances.
 - c. significant extraordinary events like natural disasters.
- Your request must be supported by:
 - a. calling the Union Health contact centre;
 - b. a letter explaining the situation in detail; and
 - c. such other evidence as Union Health reasonably requests.
- You must have been a financial member of Union Health for twelve months to suspend your membership.
- If your circumstances improve, you must notify Union Health and recommence your membership within 30 days.
- Multiple suspensions are allowed; however twelve months must be served between consecutive suspensions.