

Suspension of membership request form

Membership details

Family name	Given name
Date of birth / /	Membership number

Suspension details

Commencement date / /	Reactivation date / /
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**If you are suspending your membership due to overseas travel, please specify a reactivation date above. Otherwise, leave this blank. Please note, if you have specified a reactivation date, your policy will automatically reactivate from that date. If you leave this field blank, your policy will be reactivated from the maximum allowable period.*

Reason for suspension: Overseas travel Unemployment Suspension Imprisonment

Refer to the terms and conditions for the supporting documentation you must provide.

Who's suspending

List all members suspending their membership below (including yourself). Only members listed will have their membership suspended. A partial suspension applies if at least one member remains active on the membership and the reason for the suspension is overseas travel or imprisonment.

Name(s) of members suspending	Commencement and reactivation dates if different to above
1.	
2.	
3.	
4.	
5.	

Preferred payment method upon reactivation[#]

- Payroll Deduction (please advise your Pay Officer to defer your deductions while your membership is suspended and to recommence deductions upon reactivation)
- Manually in accordance with your Health Cover Account (no action is required)

[#]Direct debit arrangements are cancelled at the time the suspension commences. New arrangements must be made upon reactivation. (Direct debit forms can be downloaded from medibank.com.au)

One-off credit card payment

To comply with our Fund Rules, your membership can only be suspended if you have paid your premiums to a date that is at least two weeks after the start date of suspension. Please complete this section to allow this payment to be processed and your membership to be suspended. For details of other payment methods please contact us on 132 331 or visit a Medibank store. Medibank only accepts Visa and Mastercard for credit card payments.

- I authorise Medibank Private to charge my credit card on this occasion only, for the payment forward of two weeks from the date I have requested the suspension to commence.

Title	Family name	Given name
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Credit card details

- Master Card Visa

Cardholder's name

Credit card number Expiry date / /

I/We authorise Medibank Private to deduct my/our nominated credit card to pay our Medibank membership forward two weeks from the date we have requested the suspension to commence. I/We authorise Medibank Private to alter the amount to be debited in the event of changes to my/our cover, premiums or arrears payments.

Cardholder's signature Date / /

Medibank Travel Insurance[^]

No matter where you're going or how long you're away, it makes sense to take out travel insurance. Just in case the unexpected happens it's important to make sure you have insurance. The good news is that Medibank Private can arrange great value travel insurance, including a 10% discount for Medibank Private members. To arrange cover before you leave, simply go to medibank.com.au/travelinsurance or visit a Medibank store or call 132 331.

[^]Medibank Private Limited, ABN 47 080 890 259, an Authorised Representative, AR 286089, of Travel Insurance Partners Pty Limited, ABN 73 144 049 230 AFSL 360138 issues the insurance on behalf of the insurer. The issuer of the travel insurance is Great Lakes Reinsurance (UK) PLC (ARBN 127 740 532, ABN 18 964 580 576, AFSL No. 318 603), trading as Great Lakes Australia. Please review your own needs and the Product Disclosure Statement available from Medibank stores or medibank.com.au/travel to decide if this product is right for you.

Declaration

- I have read, understood and agree to the terms and conditions overleaf

Signature Date / /

Once complete return the form to Medibank Private, GPO Box 9999 in your capital city or fax it to (07) 3026 0557. For all enquiries please call 132 331.

Terms and conditions of suspension of membership

1. Overseas travel

- a. Members with resident covers can suspend (or partially suspend) their membership for a minimum period of two months and a maximum period of four years. Members holding New Families Covers are not eligible for partial suspension.
- b. Members with Medibank Visitors Cover can suspend (or partially suspend) their membership for a minimum period of two months and a maximum period of four months in any twelve month period. Members with Visitors Covers may only suspend (or partially suspend) their membership where they are overseas for a continuous period of at least two months.
- c. A membership can only be suspended from the later of:
 - i. the date on which a person departs Australia; or
 - ii. the date on which an application to suspend the membership is received by Medibank Private.
- d. If a member returns from overseas earlier than expected, and this results in the period of suspension being shorter than the minimum period allowed, the suspension of the relevant membership will be retrospectively cancelled.
- e. A member is required to reactivate their membership if, during the suspended period, they return to Australia for a continuous period of more than one month.
- f. A suspension of membership request form must be completed for all online suspension requests.
- g. Members who suspend must provide Medibank with travel documentation such as: departure and arrival boarding passes, appropriate dates stamps in passport from departure and arrival countries or confirmed travel itinerary from airlines to support their application for suspension. Documentation is required for every suspended member.

2. Unemployment

- a. A resident cover membership can be suspended while the Policy Holder or Partner continues to receive short-term income maintenance through Centrelink (for example Youth Allowance, Jobsearch Allowance, Newstart Allowance and sickness allowance) up to a maximum period of two years (whichever is the earlier).
- b. Partial suspension of a membership is not permitted in these circumstances.
- c. The Policy Holder must provide a letter from Centrelink confirming receipt of relevant payments.

3. Imprisonment

- a. A member of a resident cover can suspend their membership as an individual if they are serving a prison sentence for the period of that prison sentence up to a maximum period of four years (whichever is the earlier).
- b. The Policy Holder must provide documentation confirming a court has imposed a prison sentence.

4. Membership reactivation

- a. A membership that is suspended will be automatically reactivated on the reactivation date as stipulated at the time of suspension, unless that date is amended in accordance with these terms and conditions.
- b. Once a membership is reactivated, members who paid:
 - i. by direct debit must make new arrangements as direct debit arrangements are cancelled at the time of suspension. To update your direct debit details, go to Online Members Services - www.medibank.com.au/login
 - ii. by payroll deduction must advise their pay officer to resume deductions from their pay
 - iii. manually must recommence paying their premiums in accordance with the Health Cover Accounts sent to them by Medibank Private.
- c. Where a membership is not reactivated by the relevant date, and has subsequently fallen into arrears, Medibank Private may terminate the membership.
- d. Medibank Private can change the components of a cover at any time, including premiums, benefits payable, and services covered. Therefore, the premium payable upon reactivation of a membership may differ from the premium that was payable at the time of suspension.
- e. Medibank Private can delete covers at any time. If this happens to a member whilst their membership is suspended, upon reactivation that member will be transferred to a similar cover or the alternative cover they choose, and the premium appropriate to the new product will apply from that date.
- f. Upon reactivation, rate protection will not apply to any premiums held in reserve during the period of suspension. This means that if the premium for a cover changes during the period of suspension, that change will be applied from the date the membership is reactivated.
- g. A member wishing to amend the reactivation date stated on this form must do so within one month of that date. The request must be submitted in writing along with supporting documentation to confirm the member's revised return date to Australia. Documentation must be provided for every suspended member and examples of acceptable documentation include: departure and arrival boarding passes with appropriate dates, stamps in passport from departure and arrival countries (but only where it can be demonstrated that the stamped passport detail relates to the suspended member/s), confirmed travel itinerary from airlines; or an international movement record. The written request, including documentation, can be mailed to: GPO Box 9999, Melbourne VIC 3001, or deliver it to a Medibank store.

5. Privacy Statement

We collect and use personal and sensitive information on this form, and in supporting documentation you provide, in order to allow you and other members to suspend your or their membership subject to the Fund Rules and policies of Medibank Private. If we do not collect this information, we may not be able to do this. We may disclose personal information to persons or organisations in Australia or overseas including other Medibank Group Companies, our service providers and professional advisers, health service providers, our suppliers and partners, government agencies, financial institutions, your employer (if you have a corporate product) and your educational institution, migration agent or broker (if you have OSHC or a visitors cover). We may also disclose information to other persons covered under your policy or your agents and advisers. We may disclose personal information overseas to other Medibank Group Companies or third parties who provide services to us including in India, the United States and New Zealand. Our Privacy Policy contains more information about our privacy practices, including how you may request access to, or correction of, personal information we hold about you, how you can lodge a privacy complaint and how we manage such complaints. You can obtain a copy of our Privacy Policy by contacting us or at medibank.com.au or contact our Privacy Officer at GPO Box 9999 (Your Capital City) or e-mail privacy@medibank.com.au

6. General

- a. The suspension of a membership is subject to the Fund Rules and policies of Medibank Private.
- b. Stand-alone Ambulance Cover cannot be suspended.
- c. Suspension will apply to all components of a member's cover. For example, if the member has both hospital and extras cover, the member cannot suspend one cover without also suspending the other. Where the member has a packaged cover and suspends their membership, all components of the cover will be suspended.
- d. A membership can only be suspended where the premiums for that membership have been paid to a date that is at least two weeks after the start date of suspension.
- e. Where premiums for a membership have been paid to a date that is more than three months after the start date of suspension, a member may request and be provided with a refund for those premiums, less the premiums that are required to be paid under item 6.d.
- f. During a period of partial suspension of a membership, the appropriate premiums must continue to be paid in respect of members whose membership has not been suspended. A responsible person must be nominated on an Authority Form where the only remaining active member(s) are under 16 years of age. Please contact us if you need a copy of this form.
- g. A member who wishes to suspend or reactivate a membership must provide all relevant documentation in support of their application as required by Medibank Private.
- h. A membership may be suspended only where the following minimum periods have elapsed since the reactivation from a previous suspension for the same reason:
 - i. 6 months for overseas travel; or
 - ii. 12 months for all other allowable circumstances.
- i. No benefits are payable for any services or items received by the suspended member(s) during the period of suspension.
- j. The period of suspension does not count for any other purpose such as waiting periods, benefit limitation periods and benefit replacement periods. Any of these periods not completed at the time of suspension must be completed once the membership has been reactivated.
- k. This form does not apply to Overseas Student Health Cover (OSHC). Members with OSHC should contact Medibank Private to arrange suspension of their membership.
- l. Increases in annual limits on any extras service and the accrual of any bonuses ceases during a period of suspension and recommences with reactivation.
- m. If applicable, Lifetime Health Cover (LHC) status and the 1094 Permitted Days Without Hospital Cover (PDWHC) are not affected by suspension (periods of suspension are PDWHC that are in addition to the 1094 days). If a member transfers to another fund after the first two years of suspension, the other fund will not necessarily recognise the period of suspension beyond two years for LHC purposes, in which case the member may incur a loading thereafter. Note: Periods of suspension do not count towards paid days of hospital cover for LHC purposes.
- n. The Medicare Levy Surcharge (MLS) may apply during a period of suspension. The MLS applies to people who are Australian residents for taxation purposes, who don't have an appropriate level of hospital cover for themselves, their spouse/partner and all their dependants and who have a taxable income over the applicable threshold. Members may seek more information from the Australian Taxation Office.

Information provided is correct at the date of issue and may, in part, be based on information provided by you. Medibank Private membership is subject to our Fund Rules and policies. Premium rates, and the Fund Rules and policies, change from time to time. You can view a copy of our Fund Rules online at medibank.com.au or at any Medibank store.