

Application to Suspend Membership – Financial Hardship



If you are experiencing hard times and cannot afford your policy, HIF are here to help.

There are two different types of suspensions that HIF members are able to apply for if they are experiencing financial difficulties:

Option One – Unemployment Suspension:

You can suspend your membership due to unemployment for a maximum period of 12 continuous months. Supporting documentation in the form of a health care card, supporting documents from Centrelink or other documentation may be reasonably required by HIF.

Please note: The period between two suspension periods that were Approved for the same reason shall be no less than 12 months between the end of a previous suspension and the start of another suspension approved for the same reason.

Option Two – Financial Hardship Suspension:

If you are not in receipt of Unemployment Benefits, you can still apply to suspend your policy for 12 continuous months on Financial Hardship grounds. A written request including supporting documentation may be reasonably required by HIF.

Please note: the following rules apply to both types of suspension:

- Suspension under these fund rules is only available to Australian permanent residents.
- Your membership must be paid up to the date you are requesting the suspension to commence.
- You must have held at least three (3) months continuous membership with HIF prior to requesting the suspension to commence.

Only persons listed on the policy at the time of suspension will qualify for reinstatement.

During the period in which a membership is suspended:

- The membership will not be taken into account for the purpose of premium calculation;
- Benefits are not payable for period of approved suspension, and
- The period does not count for any purpose in relation to the membership, including waiting periods, benefit limitation periods and increased annual limits.

Important Information

Are there any tax implications if I suspend my policy?

If you suspend your membership, you may no longer be exempt from the Medicare Levy Surcharge. We recommend that you contact your Accountant or the Australian Tax Office to find out if possible additional tax will outweigh what you will save by suspending your membership.

What do I have to do to reinstate my membership?

Nothing! We will look after all of this for you. Your policy will be reinstated on the same level of cover held prior to suspension from either the date you have requested on your application, or once the maximum period of approved suspension has been reached (whichever is the earliest date). Contributions will be payable from this date.

Will suspending my policy affect my Lifetime Health Cover (LHC) Loading?

Suspension of your policy due to Financial Hardship or Unemployment will not impact on your existing LHC Loading.

Ready to apply for a suspension?

Please complete the application form overleaf and email or post it to us along with the required supporting documentation.

Information is correct as at 27 February 2025

Application to Suspend Membership – Financial Hardship



Member details

Member number: Title:
First name: Surname:
Street address: Suburb:
State: Postcode:
Date of birth: Email:
Telephone: Mobile:

Details of suspension request

Option One: Unemployment Suspension

Option Two: Financial Hardship Suspension

Please note: Supporting documentation in the form of a health care card, supporting documents from Centrelink or other documentation may be reasonably required by HIF, please attach them to avoid possible delays in the process of your request.

I request that HIF suspend my cover for the following period

Suspension request from: to

Please provide us with an explanation of your current situation to support you Financial Hardship suspension request.

Declaration

Please read the following important information and sign below:

I have read and understood the information contained in this application regarding the qualification criteria for HIF's Suspension rules, general conditions and possible tax implications.

Signature: Date:

Once you have completed the form, please email it to us at hello@hif.com.au or mail to Membership Processing, Health Insurance Fund of Australia GPO Box X2221 Perth WA 6847

Privacy Collection Statement

At HIF we comply with the *Privacy Act 1988* to ensure that your personal (including sensitive) information is protected. HIF collects your personal (including sensitive) information to provide you with private health insurance services. If you choose not to share this information with us, we may not be able to provide you with such services. To perform private health insurance services, such as paying benefits, HIF may disclose your personal information to persons or organisations within Australia.

HIF collects, uses, and discloses your personal information in accordance with our Privacy Policy and the Private Health Insurance Collection Statement at hif.com.au/privacy which explains how HIF handles your personal information. This includes information on acknowledgement and consent, how we may collect, use and share your personal information, how to access your personal information and correct it when it is wrong, and how to make a privacy related complaint and how we will respond to it.

If you would like a copy of our Privacy Policy, need more information, or have a privacy concern, you can call **1300 134 060**, email privacyofficer@hif.com.au, or mail HIF's Privacy Officer at GPO Box X2221, Perth WA 6847.