

Conditions for 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 are entitled to suspend your membership once you've paid a minimum of one month's premium. Your membership must be paid one month in advance to cover you immediately on your return.
- There is a limit of two suspensions per calendar year. You must be a member and pay premiums for a period equal to the length of previous absence or nine months, whichever is shorter between consecutive overseas suspensions.
- Your membership will automatically be resumed unless you advise TUH of a change in travel plans.
- 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 departure, including your current Lifetime Health Cover age, and the period of suspension will not count towards your length of TUH 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 (the 'primary member') must complete the Overseas Suspension Form and return it to TUH before leaving Australia. You must include written 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 written evidence within 30 days of returning to Australia.
- Written evidence includes copies of 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 written 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.
- Upon resumption of your membership, you'll need to serve any waiting periods that were incomplete prior to suspension.
- 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.
- For your peace of mind, we strongly recommend taking out travel insurance when travelling outside of Australia. As a TUH member you receive 30% discount on QBE travel insurance if you book via our website.