

Application to Suspend

Please complete, sign and return to Emergency Services Health Pty Ltd

Post: Reply Paid 84966 Halifax Street SA 5000
Email: enquiries@eshealth.com.au
Fax: 1300 151 152



REASON FOR SUSPENSION Please complete details relevant to your individual circumstances

Suspension due to overseas travel

Suspension due to financial hardship

APPLICATION DETAILS

MEMBERSHIP NUMBER

Surname _____ Given Name/s _____ Date of Birth ____ / ____ / ____

Contact Phone Number _____ Alternative Contact Phone Number _____

Email _____

COMPLETE IF TRAVELLING OVERSEAS

Date of Departure ____ / ____ / ____

Date of Return ____ / ____ / ____

Please select which travel documents you have attached with this application form:

- TRAVEL ITINERARY
- TRAVEL INSURANCE
- AIRLINE TICKETS
- OTHER DOCUMENTATION

If date of return is unknown, please provide an approximate date so Emergency Services Health can contact you at that time.

Is this suspension for all persons under the policy? YES

If No, provide names of all persons requesting suspension NO _____

COMPLETE IF APPLYING FOR FINANCIAL HARDSHIP (for short term income maintenance only, Policy holder must be recipient of a Health Care Card)

I wish to suspend my policy From ____ / ____ / ____ To ____ / ____ / ____

You must attach a copy of your current Health Care Card with this application form. Should you cease being eligible for a Health Care Card, you must notify Emergency Services Health within one month and supply proof from Centrelink of when the Health Card eligibility ceased.

DECLARATION (Please ensure this section is completed)

I have read, understood and agree to the terms of suspension listed on the following page, which must be met in order to suspend my policy. I acknowledge that Emergency Services Health requires proof of travel when considering suspension for travel and I understand that my policy must be financial at the date of departure. I acknowledge that Emergency Services Health requires to see a copy of my Health Care Card when considering suspension pertaining to financial hardship. I acknowledge that the terms of suspension detailed on the following page are a summary of the Fund Rules and that I have further rights and responsibilities that apply under the Fund Rules. Emergency Services Health has made me aware of the Privacy Policy and its availability to me.

SIGNED _____ DATE ____ / ____ / ____

TERMS OF SUSPENSION & IMPORTANT INFORMATION

Period of suspension applied for: / / to / / /
(Please complete for your reference)

Criteria for suspension:

- Application for suspension of policy is to be completed by the policy holder.
- The approval to suspend person(s) covered by a policy is at the discretion of Emergency Services Health.
- The person(s) must have been covered by the policy for a minimum of one month immediately prior to suspension.
- A minimum of four months must have elapsed from the date that the previous suspension (full or partial) ceased.
- Suspension may be for a person(s) or the entire policy (suspension applies at the level of cover held at the date of suspension).
- The policy must be financial at the time of suspension.
- Suspension applications must be completed prior to overseas travel with suspension taking effect from the day after departing Australia; applications lodged in retrospect will not be accepted.

Suspension periods:

- The minimum period of suspension is 14 days for all purposes.
- Other than for financial hardship, the maximum period of suspension is 2 years.
- A policy holder may apply to extend a period of suspension.
- Suspension periods will not count towards waiting periods, benefit replacement periods, increased benefits or for any purpose of calculating the duration of cover with Emergency Services Health.

Eligibility for benefits:

- Benefits will not be paid for any claims for treatment or supply of goods rendered during the suspension period.
- A new child dependent will commence being insured at the time of recommencing the health insurance policy from suspension, with the normal Fund Rules applying.

On the effective date of resumption of your cover:

- Emergency Services Health will resume forwarding renewal notices to direct payers.
- Any direct debit arrangement for payment of premiums will automatically recommence.

Travel Suspension (additional criteria):

- Proof of travel, to the satisfaction of Emergency Services Health, must be supplied.
- The effective date of resumption of your policy coverage is the day of your return to Australia, and, unless otherwise approved, is your nominated date of return to Australia or 2 years from the date of departure.

Emergency Services Health Pty Ltd and Your Privacy: Emergency Services Health is committed to protecting all personal information entrusted to us. Emergency Services Health ensures all personal information that we collect is treated and stored confidentially. For further information see our Privacy Policy (available at eshealth.com.au or on request).

- The policy will automatically be resumed from the effective date of resumption, and should no or inadequate contributions be paid, may result in the policy being terminated in accordance with the Fund Rules.
- Should the person(s) return earlier than the date advised on this form, they have one month upon returning to Australia to resume their policy by presenting travel documentation to support their return date (such as itineraries, tickets, etc.). The policy is recommenced from the return date. Failure to recommence the policy within one month will result in the person(s) being treated as new person(s) on the policy.

Financial hardship (additional criteria):

- Proof of holding a Health Care Card must be supplied.
- Having a Health Care Card does not automatically confer eligibility for suspension.
- All persons on a policy must be suspended (that is, no partial suspensions).
- Once suspended, Emergency Services Health will not resume a policy until the person ceases to hold or be eligible for a Health Care Card, proof of which must be supplied (an appropriate letter from Centrelink is required).
- Should you cease holding or being eligible for a Health Care Card, you must notify Emergency Services Health within one month (you must supply proof as mentioned above) otherwise you and your cover will be treated as being newly insured on a new cover.

Medicare Levy Surcharge (MLS):

- Depending on your income you may be subject to the MLS during periods of suspension of the policy or person(s) suspended on the policy. Individuals and families on higher incomes may be liable to pay an additional 1% - 1.5% MLS (this is on top of the existing 2% Medicare Levy). You will find these income levels on our website. If subject to the MLS please consider carefully the impact suspending your cover will have on you. We recommend you consult your tax adviser or contact the Australian Taxation Office.

Lifetime Health Cover (LHC):

- While a period of suspension does not affect a person with a LHC loading, the suspension period does not count toward the 10 years of continuous cover required before the loading is removed. If you fail to resume your policy at the expiry of the suspension period, the number of days between then and recommencing health insurance may be counted as absent days under the provisions of the LHC legislation.

PRIVACY NOTICE

Like all health insurers, Emergency Services Health is required to collect personal information. We respect your privacy, treat this information confidentially and store it securely. We collect and manage personal information in accordance with the Emergency Services Health Privacy Policy and the Australian Privacy Principles. You should read and be familiar with the Policy, and ensure that other persons that are covered by your health insurance policy also read and are aware of the Privacy Policy. This Privacy Notice contains a summary of some important issues, but the Policy has more detail.

Emergency Services Health will collect personal information from you, a responsible person, or a third party, either directly or indirectly, when:

- You apply for membership with Emergency Services Health to purchase a health insurance policy, and if accepted, you're the policy holder (Contributor) of the policy.
- You're a dependent (spouse, partner or child) under a health insurance policy and the policy holder (Contributor) holds or has applied to purchase a health insurance policy which covers you.
- A claim for benefit is made on your health insurance or when dealing with Emergency Services Health through one of its communication channels.

Personal information collected includes names, addresses, age, bank account details, telephone numbers, email addresses and sensitive (health) information. Once we've accepted you, and you're insured under a health insurance policy, we will collect personal information on a recurring basis for the duration of your health insurance policy. It's necessary for us to collect your personal information when you or a responsible person on your behalf interact with us, especially when making a claim for health treatment either by post, facsimile, through electronic channels or through a third party such as a hospital, medical practitioner or other service provider who may claim directly from us on your behalf. Collection and disclosure of your personal information by us is required, and, depending on the information, is also required under the Private Health Insurance Act 2007 and Private Health Insurance (Prudential Supervision) Act 2015. We collect personal information for the purposes described in the Privacy Policy and, in particular to manage the health insurance and health-related services we provide.

If we do not receive the necessary information or the information is not accurate or complete, then we won't be able to provide you with our services, including:

- Processing your application for a health insurance policy and insuring you or other people on the health insurance policy.
- Providing services associated with billing and claiming of benefits.

- Effectively dealing with your enquiries, issues or complaints.
- Providing you with other benefits and services in relation to your health insurance cover.

Personal information may also be used in advising you of direct marketing offers such as products or services provided by or in conjunction with Emergency Services Health, which we consider may be of interest to our members.

We may need to disclose personal information to other people insured under the same health insurance policy, government agencies, other health insurers, organisations or individuals with whom we contract for services, health service providers, financial institutions and your employer.

We are not likely to disclose personal information to overseas recipients.

The Privacy Policy contains further information on how you may:

- Have reasonable access to and seek correction of your personal information.
- Complain to us about a breach of the Australian Privacy Principles and how we will deal with such a complaint. Our contact details can be found on our website www.eshealth.com.au.

The policy holder (Contributor) or another insured person must only provide personal information relating to other people on the policy if authorised to do so. It's important that all persons (currently insured, or who become insured, or consider joining Emergency Services Health) are aware of and understand this Notice and our Privacy Policy. It is the responsibility of the policy holder (Contributor) to ensure that every other person covered under the policy is aware of this Notice and the Privacy Policy. Other people on the policy should be made aware that the policy holder (Contributor) receives and can view through our On-line Member Services (OMS) all information relating to their claims for benefits and hence the policy holder (Contributor) has access to their health information, and where the policy holder (Contributor) has supplied an email address, remittance notices will be sent to that email address, unless an individual has requested their claims information be kept private in which case their claims information will not be shown on OMS or electronic remittance notices sent to the nominated email address.

If any insured person aged 18 years or older wishes to ensure that their personal information is not disclosed to other people on the policy, they should purchase their own health insurance policy.

A copy of Emergency Services Health's Privacy Policy can be obtained from our website www.eshealth.com.au or by contacting our office.