



## SECTION B: CBHS Corporate Health Suspension Rules, Terms and Conditions

### Who is eligible to suspend and the types of suspension and period of suspension

1. A member who has been with CBHS Corporate Health for at least twelve months and is up to date in their contributions may apply to CBHS Corporate Health to suspend their membership.
2. CBHS Corporate Health may grant suspension if the member:
  - a. Will be temporarily absent from Australia for a period greater than six weeks but not more than 36 months.
  - b. Is experiencing financial hardship over a period greater than three months but not more than 24 months.
3. Full continuity of cover will be granted if recommencement of the membership is requested within one calendar month of the nominated date, however contributions must be paid from the nominated recommencement date.
4. Memberships that have been suspended may be reactivated earlier than the specified date.
5. Suspension of individual components of cover is not permitted. Only complete memberships may be suspended.

### Waiting periods and payment of benefits

6. If the member has already served some of the waiting periods and then suspends their membership, on reactivation of the membership, the member will only have to serve the remaining waiting periods that is left to be served.
7. CBHS Corporate Health will not pay any benefits for services received during a period of suspension.
8. If a medical condition develops during the period of suspension, then:
  - a. that condition is deemed to be a Pre-existing Condition; and
  - b. A waiting period of 12 months will apply to services related to that condition except where the services are psychiatric, rehabilitation or palliative care services which will incur a 2 month waiting period as per The Act; and
  - c. The applicable waiting period will commence on the end date of the suspension period.

### Restrictions when a members has previously suspended

9. If a member has previously suspended their membership due to:
  - a. Being temporarily absent from Australia; a period of 6 months has to elapse from the end of the previous period of suspension; before another period of suspension due to being temporarily absent from Australia can be granted.
  - b. Financial hardship; a period of 5 years has to elapse from the end of the previous period of suspension; before another period of suspension due to financial hardship can be granted.

### Supporting documentation required

10. Prior to suspending a membership, the member will be required to confirm their understanding of the pre-existing rule for a condition that develops during the period of suspension. This confirmation is to be obtained by receiving a completed suspension form from the member that can be received via post or electronic mail.

11. If a member suspended due to being temporarily absent from Australia, appropriate documentation to confirm the dates the member will not be in Australia will need to be obtained, prior to processing the suspension. Documentation includes; an airline ticket, itinerary or a statutory declaration.

If the return date was later than that initial stipulated, documentation to confirm the return date to Australia will be required on reactivation from suspension.

12. If a member suspended due to financial difficulty, prior to processing the suspension, the member will need to provide a statutory declaration confirming that they are in financial difficulty and when they envisage they will be able to recommence their membership.

### Reactivation of the membership

13. For travel suspensions, the membership will be reactivated from the date the member returned to Australia.
14. CBHS Corporate Health will contact you prior to when the suspension period is to expire; so that you can reactivate your membership.
15. When paying contributions fortnightly or monthly, suspension can only commence from dates that the contributions fall due. Suspension commencement dates are adjusted to the nearest "contribution due" date AFTER the requested date.

### Regulations

16. Periods of suspension do not count towards the 36 months cumulative absence that is allowed before a member's certified age at entry for the purpose of lifetime health cover arrangements is affected. Any absence beyond an approved suspension period will be treated as "days without hospital cover" for the purposes of Lifetime Health Cover.
17. During a period of suspension, the Federal Governments Medicare Levy surcharge may be payable. We advise you to contact the Australian Taxation Office for more information.