

COVID-19 Relief Program



- For the duration of the COVID-19 pandemic, CBHS will support members with COVID-19 by paying ex-gratia benefits towards COVID-19 related chest, heart, lung and kidney hospital admissions regardless of the member's level of hospital cover, provided the member has served their initial two-month waiting period.
- Six months postponement of 1 April 2020 premium increase for all CBHS Health Fund members. Premium increase will occur on 1 October 2020 instead of 1 April 2020.
- An initial 3-month free period where premium payments will be waived for members who can prove financial hardship and an inability to pay their premiums due to COVID-19. Upon further evidence this may be extended for a further 3 months (6 consecutive months in total). The extension must be consecutive and immediately follow the initial 3 month period.
- In accordance with the CBHS Health Benefit Fund Rules, a member experiencing financial hardship can apply to temporarily suspend their CBHS policy for a period of up to 2 years.

COVID-19 Relief Program Terms and Conditions

- Initial applications and applications for an extension for the COVID-19 Financial Assistance Program are required in writing by email only to financialassistance@cbhs.com.au
- Applications must be approved by the Head of Member Experience or an authorised delegate in her absence.

Eligibility

- CBHS Health Fund members only.
- Member must hold Hospital only or Hospital and Extras cover as at 27 March 2020.
- Policy must be paid up to date as at the time of application for financial assistance and have commenced on or before 27 March 2020.
- If the membership is suspended due to overseas travel but reactivated from the date of return to Australia which is a date prior to 27 March 2020 the member will be eligible.

Exclusions

- CBHS Health Fund members who hold Extras or Ambulance cover only.
- If a member's policy is suspended for financial hardship as at 27 March 2020 the member will not be eligible.

Evidence

- Member must provide evidence proving financial hardship where their income and ability to pay their premiums has been significantly impacted due to the COVID-19 pandemic, such as:
 - Letter from employer confirming termination of employment or significant reduction in income and the date of occurrence.
 - Evidence they are a business owner of a trade or business that has been closed by the State or Australian Government, for example, a gym.
 - Evidence of acceptance for Centrelink (Jobseeker/Newstart) assistance dated on or after 11 March 2020 in conjunction with a separation certificate and/or letter from employer confirming the date of termination of employment (being the date the World Health Organisation declared COVID-19

a global pandemic).

- Evidence of a significant reduction in income due to COVID-19, such as a letter from member's accountant.
- Evidence must refer to a main member or partner on the membership.
- Evidence for an extension of the initial 3 months free period must indicate that the financial hardship is continuing and must be dated 3 months after the original application and follow the above guidelines.

General terms and conditions

- Each application for financial assistance will be assessed on a case-by-case basis.
- The information and evidence provided in support of an application for financial assistance must not be false or misleading.
- This program is not transferable or exchangeable and cannot be taken as cash.
- The 3 month free period will start from the paid to date, after the application for financial assistance is approved.
- Premium payments will automatically recommence after the 3 month free period unless a further extension in writing by email only is requested.
- Any extension must be a consecutive 3 month period immediately following the initial 3 month period.
- CBHS or CBA staff subsidy may not be claimed during the 3/6 month free period and may be forfeited.
- Without evidence acceptable to CBHS in its sole discretion, applications will be declined.
- Members may choose to suspend their policy for up to 2 years based on financial hardship under the temporary suspension of membership rules contained in the CBHS Health Benefit Fund Rules.
- The Australian Government Rebate on Private Health Insurance will not be claimable during the 3/6 month free period.
- Unless specified, no other promotional offers available during the 3/6 month free period.
- Normal waiting periods will apply to any changes of cover made during this time, including adding partners or dependants.
- Any unserved waiting periods applicable to the membership will continue to apply.
- Any claims made during the 3/6 month free period will be processed in accordance with the level of cover held as at the time of application for financial assistance.
- Policy start date cannot be backdated to meet the COVID-19 Financial Assistance Program commencement date of 27 March 2020.
- A member can choose to cancel their membership during the 3/6 month free period. No refund of premium contributions to members who receive financial assistance will be payable.
- CBHS Health Benefit Fund Rules apply.
- Personal information will be handled in accordance with the CBHS [Privacy Policy](#).
- These Terms and Conditions may be updated at any time.