

COVID-19 Lockdown Relief Program

Terms and Conditions

- Available to eligible CBHS Health members located in a Commonwealth-declared COVID-19 hotspot and who have received a Commonwealth or State COVID-19 Disaster payment or Pandemic Leave Disaster payment.
- Premium payments will be waived for a period of six weeks for members who can prove financial hardship and an inability to earn an income due to a COVID-19 lockdown, hotspot or period of restricted movement.

COVID-19 Lockdown Relief Program Terms and Conditions

- Applications for the COVID-19 Lockdown Relief Program are required in writing by email only to financialassistance@cbhs.com.au.
- Applications are to 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 continuously for 12 months prior to applying for the Program.
- Member's policy must be paid up to date as at the time of applying for the Program.

Exclusions

- CBHS Health Fund members who hold Extras or Ambulance cover only.
- CBHS Health Fund members whose membership has not been paid up to date for the previous 12 months.
- If a member's policy has been suspended for any reason within 12 months of applying for the Program.

Evidence

- Evidence must be submitted in the form of a copy of an acceptance to receive a Commonwealth or State COVID-19 Disaster payment or Pandemic Leave Disaster payment.
- The evidence must refer to a Main Member or their Partner on the membership and excludes dependants and non-student dependants listed on the CBHS policy.

General terms and conditions

- This Program supersedes and replaces all previous COVID-19 Financial Assistance programs offered by CBHS Health Fund.
- Each application for the Program will be assessed on a case-by-case basis.
- The information and evidence provided in support of an application for the Program must not be false or misleading.
- This Program is not transferable or exchangeable and cannot be taken as cash.
- The six weeks free period will start from the paid to date, after the application has been approved.
- Premium payments will automatically recommence after the six weeks free period.
- No extension beyond the initial six weeks will be granted.
- Applications for this Program will only be accepted once every six months.
- Applications for this Program will not be accepted for memberships which have been paid in advance prior to applying for the Program.
- CBHS or CBA staff subsidy may not be claimed during the six weeks free period and may be forfeited.
- The Australian Government Rebate on Private Health Insurance will not be claimable during the six weeks free period.
- Without evidence acceptable to CBHS, in its sole discretion, applications will be declined.
- Members may choose to suspend their policy for up to two years based on financial hardship under the temporary suspension of membership rules contained in the CBHS Health Benefit Fund Rules.
- Unless specified, no promotional offers are available to affected members during the six weeks 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 six weeks free period will be processed in accordance with the chosen level of cover and in accordance with CBHS Health Benefit Fund Rules.
- Policy start date cannot be backdated to meet the eligibility requirements of the Program.
- A member can choose to cancel their membership during the six weeks free period. No refund will be payable.
- Inability to earn an income excludes a loss of income due to losses from shares, investments or property income.
- CBHS Health Benefit Fund Rules apply.
- CBHS Group Complaint and Disputes Resolution Policy will be used if required.
- These Terms and Conditions may be updated and the Program may close at any time without notice.
- Personal information will be handled in accordance with the CBHS Privacy Policy.
- Applications for this Program may take up to 10 business days to approve during which time the policy must remain paid up to date.

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