

Please send this form and any additional information:

By post: CBHS Health Fund Limited
Locked Bag 5014, Parramatta NSW 2124

Email: help@cbhs.com.au

This is a fillable form. Please click in boxes below to complete. If completing by hand write in **BLOCK LETTERS**, use a **BLACK** pen and mark the appropriate circles with an ✓

Suspension of cover form

Membership no.

Date of birth / /

Surname

Given name(s)

Email address

Section A: Type of suspension

Suspension for overseas travel

Start date: / /

Reactivation date: / /

Please note:

CBHS requires a copy of your airline itinerary in order to complete this type of suspension. Please attach the itinerary to this form.

Suspension for temporary financial hardship

Start date: / /

Reactivation date: / /

Short explanation for suspension:

By signing the Suspension of cover form, I confirm that I have read and agree to the CBHS Suspension Rules, Terms and Conditions; and understand that waiting periods may apply on reactivation of my policy if not previously served.

Signature

X

Date / /

Section B: CBHS Suspension Rules, Terms and Conditions

Who is eligible to suspend, what are the types of suspension and period of suspension

1. A member who has been with CBHS for at least 12 months and is paid up to date in their contributions may apply to CBHS to suspend their membership.
2. CBHS may grant a suspension if the member:
 - a. Will be temporarily absent from Australia for a continuous period greater than six weeks but not more than 36 months.
 - b. Is experiencing temporary financial hardship over a period greater than three months but not more than 12 months.
3. Full continuity of cover will be granted if recommencement of the membership is requested within one calendar month of the reactivation date, however contributions must be paid from the nominated reactivation date.
4. Memberships that have been suspended may be reactivated earlier than the reactivation date.
5. Suspension of individual components of cover is not permitted. Suspensions apply to all members listed on the policy.

Waiting Periods and Payment of Benefits

6. If a member has not completed all the required waiting periods and then decides to suspend their membership, they must serve any remaining waiting periods upon reactivation of their membership.
7. CBHS will not pay any benefits for goods or services received during a period of suspension.

Restrictions when a member has previously suspended

8. 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 suspension before another period of suspension due to being temporarily absent from Australia can be granted.
 - b. Financial hardship; a period of 12 months 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

9. If a member suspends their membership due to being temporarily absent from Australia, appropriate documentation to confirm the dates the member will not be in Australia will need to be provided, prior to processing the suspension. Documentation includes; an airline ticket or an airline itinerary. If the return date was later than initially stipulated, documentation confirming the return date to Australia will be required on reactivation from suspension.
10. If a member suspends due to financial difficulty, the member must retain documents evidencing financial hardship. Evidence must be provided to CBHS upon request.

Automatic reactivation of the membership

11. CBHS will automatically reactivate the membership on the reactivation date provided.

Regulations

12. The suspension of a membership is subject to [CBHS Health Fund Rules](#) and policies.
13. Periods of suspension do not count towards the 1094 days of cumulative absence are permitted under Lifetime Health Cover and do not count towards days without cover. Any absence beyond an approved suspension period will be treated as 'days without hospital cover' for the purposes of Lifetime Health Cover.
14. During a period of suspension, the Federal Government's Medicare Levy Surcharge may be payable. We advise you to contact the Australian Taxation Office for more information.

Contributions

15. If the membership is paid in advance when suspended, the excess contributions will be refunded and will not be held in trust by CBHS.
16. On reactivation of the membership, contributions will be applied at the current contribution rate.
17. If a member has received any form of promotional free period, the membership may not be suspended during this period.