

## Putting your health cover on hold

Suspending your health cover policy allows you to keep your cover for up to six months without paying any premiums. Once you're ready to resume your health cover, you can simply continue where you left off.

### Things you need to know about putting your health cover on hold

1. You must have held an nib policy for 12 months before applying to suspend your policy.
2. Make sure you complete your application for suspension within one month of becoming unemployed. You'll need to include a letter from Centrelink to confirm that you're receiving unemployment benefits.
3. Ensure you have paid your premiums up to the day before your suspension starts. If you pay premiums by direct debit, nib will stop deductions from the suspension date.
4. If you suspend your policy for any period of time, you will not be exempt from the Medicare Levy Surcharge. Find out how this could affect you by contacting the Australian Taxation Office.

### We're here to help

Like to know more about suspending your health cover? Speak with an nib consultant today. See the *Need Help?* section of this letter for ways to contact us.

Yours sincerely



### John Jolliffe

Transactions Manager  
nib health funds limited

#### Need Help?



Call us on **13 14 63** Mon to Fri: 8am - 8.30pm Sat: 8am - 1pm (EST)



Visit an **nib Retail Centre** Mon to Fri: 9am - 5pm



Email [nib@nib.com.au](mailto:nib@nib.com.au)



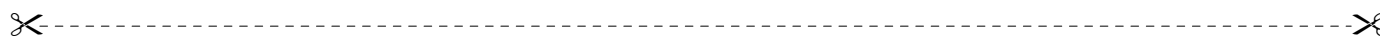
Go to [nib.com.au](http://nib.com.au) 24 hours, 7 days

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## Important Information

Please read the following conditions before completing your Application for Suspension

1. The **maximum** period of Suspension is 6 months.
2. Suspension ends from the day employment commences or 6 months after the suspension start date, whichever comes first. You must resume your policy within one month of this time, even if it is less than the period of time originally approved for the suspension.
3. Premiums are payable from the date of resumption. If you don't pay premiums after the resumption date, your policy will automatically be cancelled.
4. Claims will NOT be paid for any service or treatment provided within the suspension period.
5. Waiting periods will apply for any illness/condition that becomes evident during the suspension period.



**RETURN TO: nib health funds limited, Locked Bag 2010, Newcastle NSW 2300**  
 (Don't forget to include a copy of your letter from Centrelink confirming entitlement to benefits)

<b>Application for Suspension</b>			
Policyholder's name	<input style="width: 90%;" type="text"/>	Policy no.	<input style="width: 90%;" type="text"/>
Home address	<input style="width: 100%; height: 40px;" type="text"/>		
Your phone numbers	Home: <input style="width: 80%;" type="text"/>	Mobile: <input style="width: 80%;" type="text"/>	
Date you commenced receiving unemployment benefits	<div style="display: flex; justify-content: space-between; align-items: center;"> <span style="border: 1px solid black; padding: 2px 5px;">D</span> <span style="border: 1px solid black; padding: 2px 5px;">D</span> <span style="font-size: 1.2em;">:</span> <span style="border: 1px solid black; padding: 2px 5px;">M</span> <span style="border: 1px solid black; padding: 2px 5px;">M</span> <span style="font-size: 1.2em;">:</span> <span style="border: 1px solid black; padding: 2px 5px;">Y</span> <span style="border: 1px solid black; padding: 2px 5px;">Y</span> <span style="border: 1px solid black; padding: 2px 5px;">Y</span> <span style="border: 1px solid black; padding: 2px 5px;">Y</span> </div>		
<p><b>Declaration (must be completed)</b></p> <ul style="list-style-type: none"> <li>I declare that my policy is paid to or in advance of the requested date of suspension.</li> <li>I have held an nib private health insurance policy continuously for the last 12 months.</li> <li>I have read the Important Information above and agree to the conditions of suspension.</li> </ul>			
Policyholder's signature	<input style="width: 90%; height: 30px;" type="text"/>		Date
			<div style="display: flex; justify-content: space-between; align-items: center;"> <span style="border: 1px solid black; padding: 2px 5px;">D</span> <span style="border: 1px solid black; padding: 2px 5px;">D</span> <span style="font-size: 1.2em;">:</span> <span style="border: 1px solid black; padding: 2px 5px;">M</span> <span style="border: 1px solid black; padding: 2px 5px;">M</span> <span style="font-size: 1.2em;">:</span> <span style="border: 1px solid black; padding: 2px 5px;">Y</span> <span style="border: 1px solid black; padding: 2px 5px;">Y</span> <span style="border: 1px solid black; padding: 2px 5px;">Y</span> <span style="border: 1px solid black; padding: 2px 5px;">Y</span> </div>