



Information Sheet

Reciprocal health care agreements

The Australian Government has reciprocal health care agreements with a number of countries, providing access to some Medicare services and benefits for part or all of your stay in Australia.

Countries with reciprocal health care agreements (RHCA)

Australia has RHCA with the following 11 countries: Belgium, Finland, Italy, Malta, the Netherlands, New Zealand, Norway, the Republic of Ireland, Slovenia, Sweden, the United Kingdom.

What you need to do

You'll need to contact Medicare to find out how to obtain Medicare benefits if you are from a country with an RHCA with Australia. This may involve registering with Medicare.

Once you are registered with Medicare, contact nib straight away to advise of your RHCA status and we'll ensure you are provided with the correct cover to avoid any tax implications.

Why it's important to advise nib

Being from an RHCA country means that you are eligible for some Medicare entitlements, and therefore the same tax implications apply as Australian citizens and permanent residents. As a result, non-resident nib cover is not taken into account in determining whether you are liable to pay the Medicare Levy Surcharge and Lifetime Health Cover loading.

For further information

Please visit the Medicare website or contact Medicare directly. We also recommend speaking with your tax advisor to ensure you understand the tax implications of being from a Reciprocal Health Care Agreement country.

Important:

If you are from a country that has a RHCA with Australia and don't have the correct level of cover, you may have taxation implications.

Please read this in conjunction with your product fact sheet and other relevant information that you would have received in your nib welcome email.



For questions relating to this fact sheet or for further information regarding your nib UnitedHealthcare Global cover, please contact us.