



# CignaLinks<sup>®</sup>

## Australia

## CUSTOMER INFORMATION FORM (CIF) - FREQUENTLY ASKED QUESTIONS

### What is CignaLinks Australia?

The CignaLinks Australia Program integrates global health care coverage with local administrative services and provider networks to deliver:

- › Convenient access to quality care
- › Reduced out-of-pocket expenses › Local claims processing
- › Simplified administration
- › Local regulation compliance

In Australia GU Health is our CignaLinks partner.

### How does Cigna and GU Health work together?

Cigna and GU Health have partnered together since 2005 to provide healthcare cover for Australian nationals on assignment outside of Australia, expatriates who are assigned within Australia, or members requiring compliant healthcare cover in Australia. By partnering with GU Health, Australia's only specialist corporate health fund, Cigna offers more access to private hospitals with shorter waiting lists, lower costs, faster claims payments, and a local point of contact within Australia. Equally, you will also be able to access high-quality providers when using your Cigna Healthcare plan for treatment outside of Australia.

### Why do you need a GU Health plan and a Cigna Plan?

Healthcare coverage within Australia can only be provided by a private, locally licensed health insurer. Therefore, coverage for treatment within Australia is facilitated through our CignaLinks partner, GU Health, which is a locally licensed insurer. Your Cigna plan will provide coverage for treatment that is received outside of Australia.

By partnering with GU Health, Cigna is able to provide you with compliant healthcare coverage which may help you avoid certain taxes and surcharges that you may need to pay if you don't have in place appropriate, locally compliant coverage. If applicable, GU Health will also provide a tax statement on an annual basis to members with appropriate hospital cover that can be submitted with their tax return, to support their application for exemption from additional taxation through the Medicare Levy Surcharge.

### What are the government levies and surcharges relating to private health insurance in Australia?

#### Medicare Levy & Medicare Levy Surcharge

Most Australian taxpayers pay 2% of their taxable income towards the Medicare Levy. If an employee earns over a threshold amount and cannot prove that they have an appropriate level of private hospital insurance cover for themselves and their dependents, then they will have to pay an additional tax for each uncovered day during that year. This is referred to as the Medicare Levy Surcharge (MLS). Depending on income, the MLS may be an additional 1%, 1.25% or 1.5% of taxable income.

## Lifetime Health Cover (LHC) loading

Those who do not have private hospital cover with an Australian registered health fund by 1st July following their 31st birthday will have to pay an additional 2% loading on top of their private health insurance premium for every year he/she is aged over 30. New migrants to Australia have until either July 1st following their 31st birthday or the first anniversary of the day they register for full Medicare benefits (whichever occurs last) to take out hospital cover and avoid LHC. If a member incurs a loading after they secure appropriate local health fund coverage and maintain continuous healthcare coverage for a period of 10 years, the loading to the member's healthcare premium will be removed.

## How do I find out if I'm Medicare eligible?

To determine your Medicare eligibility, you can visit the Australian Government's Department of Human Services website [www.humanservices.gov.au](http://www.humanservices.gov.au) or contact Medicare by telephone **132 011**.

## Overseas Visitors

Some of your costs for medically necessary care in Australia may be covered if the country you were living in before you came to Australia has a Reciprocal Health Care Agreement (RHCA) with Australia.

Australia has reciprocal health care agreements with the following countries (known as RHCA countries): *Belgium, Finland, Italy, Malta, The Netherlands, New Zealand, Norway, The Republic of Ireland, Slovenia, Sweden, or United Kingdom.*

To know what medical care you can get under Medicare while you visit Australia, you can read the Agreement Australia has with each RHCA country at the Department of Human Services website [www.humanservices.gov.au](http://www.humanservices.gov.au).

For countries not listed above, known as (Non-RHCA countries), no medical care is provided to you under Medicare while you visit Australia.

## What if you already have an Australian Healthcare Plan?

### Transferring cover from your current Australian Healthcare Fund to GU Health & the Transfer Request Form

Completing the Transfer Request Form will enable GU Health on your behalf to request a transfer certificate, cancel cover from your current insurer, and have GU Health cover you from the cancellation effective date. Enrolling with GU Health saves you any premiums you are paying to maintain a private plan while also providing peace of mind knowing you will maintain a comprehensive level of cover.

### Why do I need a transfer certificate from my existing health fund?

A transfer certificate allows GU Health to recognise your Lifetime Health Cover status and confirm your health care cover with your existing insurer. This allows GU Health to apply the correct LHC loading to your cover and premium. GU Health will request a transfer certificate on your behalf when you complete the Transfer Request Form.

### Transferring cover from your existing Australian Healthcare Fund to GU Health.

Cigna makes it easier than ever for Australian expats to access free compliant health care cover within Australia through their local partner GU Health.

Australian expats can choose to:

- › Let GU Health seamlessly request a transfer certificate, cancel your existing policy and arrange your cover with GU Health from the cancellation date. Suitable for:
  - › Expats that prefer to transfer their existing health insurance to GU Health and cancel their current cover, and have access to free comprehensive cover from GU Health, that will also support LHC obligations. Simply complete the Transfer Request Form and let GU Health handle the transfer of cover from your existing health insurer to GU Health.

**Note:** When you are no longer an Australian expat, you may continue with a private healthcare plan from GU Health, or its parent company nib, who have a wide selection of health insurance product options to choose from that can meet your health cover needs (without you having to incur any waiting periods).

## **Opting out of GU Health plan through Cigna.**

If you wish to opt out of the GU Health plan, please indicate this on the CIF and return it to us

Please be aware, however, that if you opt out of the GU Health plan, Cigna will not be able to guarantee the reimbursement of any treatment costs incurred within Australia. Also, you will not receive a tax statement or transfer certificate if and when your Cigna coverage terminates, meaning you may need to serve waiting periods if you subsequently take out a private health insurance policy. Please note that most health funds will not allow members to hold two active policies with two different health funds.

## **Are there any waiting periods (moratoriums) on any benefits before you can make a claim?**

No, there are no exclusions for existing medical conditions or moratoriums on the GU Health plan.

## **Are the benefits paid under the GU Health plan the same as the Cigna Global Healthcare Plan?**

The GU Health plan is a supplementary plan which must adhere to local legislation, and provides members with access to healthcare providers when receiving treatment within Australia. As a result, you may see a difference in the benefits covered in Australia. Details of your plan benefits will be distributed to you via your *CignaLinks* Australia member pack upon your submission of the completed CIF to Cigna. Ultimately, your Cigna Global Health Benefits plan will be applied for treatment outside of Australia. See the sections below for when accessing care.

## **When accessing care within Australia**

Once we have received your completed CIF, Cigna will process your enrolment with GU Health and you will receive a membership pack with details on how to file a claim when accessing care within Australia. You will be provided with a dedicated GU Health membership card which should be presented when receiving treatment.

Cigna will process your enrolment with GU Health and you will receive a GU Health membership pack containing your GU Health membership card which enables you to access healthcare providers within Australia.

## **When accessing care outside of Australia**

When receiving treatment outside of Australia, you only need the Cigna ID card. The processes are detailed within your Cigna Global Health Benefits policy booklets.

## **What do I need to do next?**

Please complete the CIF and return this to Cigna.

If you are already on assignment then please complete and return the CIF, allowing Cigna to enrol you in the GU Health plan as quickly as possible.

## **How do I obtain a tax statement to complete my Australian taxes?**

GU Health members who have been identified as tax residents of Australia and covered under an appropriate level of hospital cover will have a tax statement mailed to the address on file following the close of the tax year. Please contact Cigna or GU Health if you do not receive your tax statement.

## **What happens to your cover at the end of your assignment?**

After your assignment ends you may continue with a private healthcare plan from GU Health, or its parent company nib, who have a wide selection of health insurance product options to choose from that can meet your health cover needs (without you having to incur any waiting periods). If you choose to transfer to another Australian Healthcare Fund, GU Health will provide the necessary Transfer Certificate proving the level of healthcare coverage you maintained while on assignment. Please contact GU Health if you need a Transfer Certificate. All contact details are within the GU Health membership pack.



**This material should not be relied upon as legal, medical, or tax advice. As always, we recommend that you consult with your independent legal and/or tax advisors.**

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