

Member Financial Hardship Offer 2023-24

Terms & Conditions:

1. Financial Hardship Suspension is available for members who have held Westfund Hospital only or Combined Hospital & Extras for a minimum of 2 years (continuous) prior to suspending their membership.
2. A Westfund representative can offer up to 3 months suspended membership after the member has had a cover review.
3. Members will be unable to claim while their membership is suspended.
4. The suspension period does not qualify for the purpose of completing any waiting periods or claimable periods.
5. The member will be contacted at the end of the 3 month suspension. If the member does not contact Westfund within 30 days of the 3 month suspension expiring, the membership will be terminated.
6. This offer is not available if someone is added to an existing Westfund membership.
7. Westfund employees and associated companies are ineligible to receive the offer.
8. The offer is not available to members on Extras Only, Ambulance Only, Overseas or Corporate policies.
9. The offer is not transferable or exchangeable and cannot be redeemed for cash.
10. The offer is not available in conjunction with any other offer.
11. The suspension effective date cannot be prior to 1 October 2023.
12. The Financial Hardship Suspension is available once per membership lifetime.
13. The Financial Hardship Suspension is valid until 30 September 2024. Any suspension applications must be received prior to this date.
14. Members must have a gap of 6 months between the Financial Hardship Suspension and any previous suspension.
15. Continuity of cover for the purposes of Lifetime Health Cover is subject to Westfund's Fund Rules.
16. Suspension may have Medicare Levy Surcharge implications; members should seek advice from Australian Taxation Office or Tax Agent before suspension is applied.
17. Westfund reserves the right to alter the terms and conditions or withdraw the offer at any time. For any memberships that are eligible for the offer before the Terms and Conditions are amended, their eligibility will not be affected.
18. Printing errors and other quality control matters will not invalidate an otherwise valid membership.