

## **Financial Hardship Suspension (COVID-19) – criteria and terms**

### **Effective 22 July 2021.**

Members who are experiencing financial distress right now shouldn't be burdened with additional concerns around health cover payments.

If you are under financial stress and would like to learn more about your options, including temporarily suspending your membership, please speak with one of our friendly staff members who are here to help.

Temporary suspension of your membership (for up to six months) means you're able to retain your membership and resume paying your premiums when your situation improves.

Unfortunately, you will not be able to claim during this period.

However, once you reactivate your membership, you will not need to re-serve waiting periods and can claim immediately on the benefits covered by your level of cover.

We're also on hand to discuss your cover options with you to ensure we continue to meet your needs and provide the support you need.

### **Key criteria**

We've developed this list as a guideline for criteria when applying for Financial Hardship Suspension (COVID-19).

As each application is assessed individually, please get in contact with us if you're not sure how any of the following can be applied to your situation or if you'd like to chat about the full eligibility criteria.

- You've been forcibly retrenched; or
- You've had your usual working hours reduced by 30% or more; or
- If you're self-employed, your business has been legally declared bankrupt, placed into involuntary liquidation or that turnover has reduced by 30% or more; and
- You've been forced into lockdown for a minimum of two weeks.
- You're covered by a Hospital, Extras or Hospital and Extras policy (not available to members on Ambulance or Overseas covers)
- Have been a member of Westfund for 12 consecutive months
- Your partner/spouse is earning below \$1004.38 per week
- Financial hardship is directly related to COVID-19 and not caused by a voluntary act

We're here to help. All applications are assessed on a case-by-case basis, so please get in touch to discuss your situation with us.