



## Information Sheet

# Obtaining permanent residency

Becoming a permanent resident of Australia can be an exciting time, and it's important that you let nib know of any changes to your residency status.

### Why residency is important

Becoming a resident of Australia means that you are eligible for full Medicare entitlements. As a result, your existing non-resident nib cover is not taken into account when determining whether you are liable to pay the Medicare Levy Surcharge and Lifetime Health Cover Loading. The non-resident cover also doesn't offer access to the Australian Government Private Health Insurance Rebate like a Complying Health Insurance Product.

### Changing your cover

As soon as you become a permanent resident of Australia you will need to register with Medicare Australia to receive full Medicare entitlements.

Once you are registered with Medicare, contact nib straight away to organize a change to your cover.

### Why you need to change your cover

If you are eligible for Medicare entitlements, it is against nib's fund rules for you to be covered by a non-resident product.

nib is not permitted by law, to pay benefits towards outpatient treatments and services that are covered only by Medicare. This includes GP visits and specialist appointments. In order to continue receiving benefits from nib, it is important that you advise us as soon as there is a change in your residency status so we can ensure you have the correct type of cover.

### **i** Important:

You can apply for temporary Medicare entitlements once you have submitted your application for Australian permanent residency. Visit [humanservices.gov.au](https://humanservices.gov.au) for further information.

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.