



## Information on Involuntary Unemployment Benefit

### Benefits:

In the event that a contributor becomes involuntarily unemployed and the unemployment lasts more than 29 days, HCF will pay the health cover contributions where the member holds an eligible level of cover.

### Requirements:

1. a *Separation Certificate* from the previous employer;
2. a *Statutory Declaration* stating that the member is unemployed and that they are seeking employment;
3. a completed *Involuntary Unemployment Insurance Claim Form*.

### Conditions:

1. You hold one of the following eligible levels of cover: Top Hospital, Healthmate Ultimate, Healthmate Advanced, Healthmate Essentials, Healthy First Hospital\*, Healthstart Hospital\*, Healthmate Executive\*, Healthclub\* or Healthmate Starter\*.
2. A *waiting period* of 2 months applies for new contributors, or to any new person commencing on an existing membership.
3. A *no claim period* of 29 days applies. Contributors need to pay for their own premiums to cover this no claim period. Benefits commence on the day after the no claim period ends. Healthcover must be current up to and including the 29 day no claim period.
4. A claim must be lodged within 3 months of the date of involuntary unemployment.
5. The benefit is available to contributors, providing they have been continuously employed for the preceding 6 months, in a full time (over 25 hours per week), permanent capacity.
6. Benefits will be paid for up to 52 weeks of continuous unemployment while seeking new employment. No vacations will be accepted.
7. A Statutory Declaration will be required each month stating that the member is unemployed and that they are seeking employment.
8. *Unemployment* refers to an involuntary retrenchment or redundancy from permanent, full time (over 25 hours per week) employment, which is not of a temporary nature, or related to a fixed period contract of employment or for unsatisfactory work performance. Self employed persons will not be eligible unless they have been declared legally bankrupt, or their business has been put into involuntary liquidation. Claims for loss of employment due to medical reasons are not regarded as involuntary loss of employment and do not meet required criteria.

\* These levels of cover are closed to new members.