

Expatriate employees returning to Australia or home country to work temporarily

Understanding your international and/or local medical and health covers

Are you an Australian expatriate or permanent resident temporarily returning home?

YES

NO

YOU ARE ELIGIBLE FOR MEDICARE



Australian expatriates and permanent residents

What you need to know and action(s)

- International medical plans cannot provide cover in Australia for expenses eligible for Medicare including any "gaps".
- Non Medicare Benefit Schedule (MBS) treatment may be eligible for reimbursement under your international medical plan.
- Home leave expatriate policy benefits may limit the duration of cover available in your home country.
- If you are insured under an overseas local health plan, check if coverage is extended to include a home leave benefit in Australia.
- You will need to seek tax advice in relation to the <u>Medicare Levy Surcharge (MLS)</u> and <u>Lifetime Health</u> <u>Cover (LHC)</u>.

Your coverage solution(s)

After expiry of the home leave benefit:

- You can rely solely on Medicare in Australia, however, there are limitations which can be found at <u>Medicare in</u> Australia.
- If you suspended your private health insurance in Australia when you commenced your assignment, you can contact your health insurer to discuss reinstatement of your plan for the period you remain in Australia
- If you did not have private health insurance prior to departing Australia, you can initiate a new plan for the period you remain in Australia.

Contact your employer if you require assistance or a certificate of insurance for your private health insurer.

YOU ARE **NOT** ELIGIBLE FOR MEDICARE

Are you:

- A. A non-resident or have been outside of Australia for >5 years?
- B. A non-resident in Australia, temporarily working in Australia and do not have Australian citizenship or permanent residency status, including if you are from a Reciprocal Health Care Agreement country?
- C. Have citizenship other than Australia and are temporarily working outside your host country and/or in your home country?



Australian expatriates

What you need to know and action(s)

- Contact Medicare to obtain a Medicare eligibility statement and forward to the international health insurer, this can be done online at <u>Medicare entitlement</u> statement.
- You will need to seek tax advice in relation to <u>Medicare Levy</u> <u>Surcharge</u> and <u>Lifetime Health</u> <u>Cover</u>.

Your coverage solution(s)

 If you are not Medicare eligible, the international health plan can provide cover in Australia

 check your policy for any limitations.



Non residents in Australia

What you need to know and action(s)

- If you are on an international assignment outside of Australia under your company's international medical plan, please verify that your plan covers you whilst working in Australia.
- Your visa may require you to have compliant health insurance if you are from a country that has a Reciprocal Health Care Agreement (RHCA) in Australia:
- You may have access to Medicare, refer <u>Reciprocal</u> <u>health care agreements</u>.
- You may rely on Medicare, however there are limitations which can be found at <u>Reciprocal health</u> <u>care agreements</u>.
- You will need to seek tax advice in relation to Medicare Levy Surcharge.

Your coverage solution(s)

- Verify with your company if you are eligible to join a current international health or non-resident medical plan.
- You can take out a non-resident insurance policy
 with a private health insurer or a general insurer in
 Australia. If you are from a country that does not have
 a Reciprocal Health Care Agreement with Australia,
 you will not have access to Medicare.



Non Australian expatriates

What you need to know and action(s)

- Each country has its own legislation and compliance in relation to health insurance.
- Some country regulations may prohibit international health plans from reimbursing benefits in your home country.
- Home leave benefits under an international health plan may limit coverages and duration in home country.
- There may be tax implications or penalties if you do not comply with local regulations.
- ${\boldsymbol \cdot}$ $\,$ Please seek legal and tax advice in relation to your specific circumstances.

Your coverage solution(s)

- If you have temporarily returned to your home country:
- Verify if your international health plan has coverage limitations.
- Verify if there are mandatory requirements for you to join that country's local social security or mandatory health insurance scheme.
- Verify with your company if you are eligible to join an existing local company health plan. If you are on an international assignment outside of your host country but not in your home country, and under your company's international health plan:
- Verify that your plan provides cover in the country in which you are temporarily residing.
- · If you are on a localised health plan in your host country:
- Verify if your plan covers you in the country in which you are temporarily residing; or
- Verify with your company if you are eligible to join an existing international health or non-resident medical plan that covers you whilst in your home country.

