

# 30<sup>TH</sup> BIRTHDAYS ARE SOOOOOO LAST YEAR.

# HAPPY 31ST!



## HOPE YOU CELEBRATED WITH CAKE, PRESENTS, AND LOADS OF FUN!

It might seem a little strange when your mind is on balloons and desserts, but believe us, hospital cover and 31st birthdays go hand-in-hand.

As you celebrate, here's some important information to keep in mind:

### Do you have hospital cover?

If you take out hospital cover after the 1st of July following your 31st birthday, you will be required to pay more for your cover (2% for every year you wait, up to a maximum of 70%) under the Government initiative known as [Lifetime Health Cover loading](#). This loading is applicable to all health funds in Australia and will remain on your policy for 10 consecutive years of cover. Taking out cover now will cost you less later.

### On your parents' cover?

Under the current government legislation, you can only stay on your parents cover to a maximum age of 31 (some funds may be less). Union Health have [extended most covers](#) to the maximum age of 31, and as much as we'd love to keep you there longer, legislation states that if you want to have health insurance cover, you must take out your own.

### Has your income grown?

If you don't have hospital cover and your income is over \$93,000\* (single) or \$186,000\* (families) you'll have to pay an additional [Medicare Levy Surcharge](#) (MLS) of up to 1.5% on top of the mandatory 2% Medicare Levy.

But don't stress! We know health insurance can be confusing. If you don't have hospital cover, it's a simple fix and we're here for you – let's get it sorted together.

[Click here for more information](#)



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*\*Income threshold levels correct at time of publication.*

Find out more here: [unionhealth.com.au/egift-card-terms-conditions](https://unionhealth.com.au/egift-card-terms-conditions)

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