

# **Moratorium Underwriting Explained**

### What is moratorium (mori) underwriting?

With moratorium underwriting, you won't have cover for treatment of medical problems you had in the five years before you joined us, until:

- · You've been a member for two years in a row, and
- You've had a period of 24 consecutive months since you joined that have been trouble-free from that condition.

#### What does 'trouble-free' mean?

It means that for your medical condition you haven't:

- · Had advice from a medical practitioner, including a GP or a specialist
- · Taken medication (including over the counter drugs)
- · Followed a special diet
- · Had medical treatment or
- Received advice from a clinical practitioner, therapist or acupuncturist.

#### Examples of how moratorium underwriting works

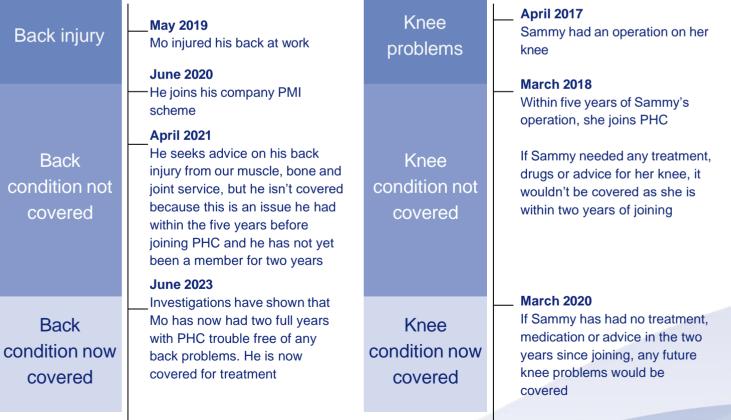
Mo's back injury and Sammy's knee problem

## Mo's ineligible case

Mo chose moratorium underwriting - this is how treatment for an old back injury was not covered



Sammy chose moratorium underwriting - this is how treatment for an old knee problem was covered



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