

Abeyance

UniMed Member Information

Version 1.2

Unfortunately sometimes UniMed Members are made redundant and are uncertain of their ability to continue paying for health insurance. UniMed recognises that it is important to support Members at this difficult time and to allow Members to retain the cover they have earned for acquired and developed conditions.

Offer

As soon as the Member knows that they are to be made redundant they should notify UniMed of the effective date. The policy will be put in abeyance from that date.

In this situation the policy attracts no premium but also does not provide any benefits, so no claims can be made for treatment during the period the policy is in abeyance.

The policy can go into abeyance for up to 6 months with the treatment of medical underwriting differing depending on when the Member reinstates their policy:

1. If the Member reinstates within 3 months of the start date of the abeyance period they do not need to complete a new medical declaration and are able to retain cover for their eligible acquired/developed conditions. In some instances where the Member is being made redundant from an employer group scheme they can also retain cover for pre-existing conditions for which they already had cover (conditions apply which can be confirmed by contacting UniMed).
2. If the Member reinstates between 3-6 months after the start date of the abeyance period they will complete a medical declaration that covers any medical conditions that have arisen since the start of the abeyance period. These medical conditions will be underwritten as per Individual new applicants – that is they may be limited or excluded or accepted for cover. Members are able to retain cover for their eligible acquired/developed conditions. In some instances where the Member is being made redundant from an employer group scheme they can also retain cover for pre-existing conditions for which they already had cover (conditions apply which can be confirmed by contacting UniMed).

Members who move off abeyance and back onto full cover are able to access the same discounted continuation premiums as other employer group leavers.

Rules

1. The Member must provide a copy of their redundancy notice from their employer.
2. Requests for reinstatement must comply with the offer terms as above and the Member is responsible for returning the completed medical declaration forms to UniMed within the relevant timeframe.
3. Members who upgrade their plan at time of reinstatement will be subject to standard upgrade rules regarding cover for pre-existing conditions.
4. Policies will be cancelled 6 months after the start of the abeyance period unless they have been reinstated in the meantime. There is no flexibility on this 6 month rule.

Next Steps

1. Members wishing to move to abeyance must notify UniMed in writing of their wish and the effective date of the change, and also supply a copy of their redundancy notice from their employer.
2. When the Member is ready to reinstate their policy they should contact UniMed to do so and complete the necessary forms if applicable.