

Unity Basic Health Plan

Keeping you and your family in life-long good health.

No other organisation champions the health needs of New Zealanders and their families like us. We genuinely care about our members, who are the owners of our health society.

Care is what sets us apart. It is, and will continue to be, the heart of the experience we provide. We take care to the next level.

This is why more than 100,000 Kiwis trust us to care for them.



Unity Basic Health Cover

Your Unity Basic Health Cover is designed to provide you with peace of mind, for your specialist needs. The following summarises the main features of the Unity Basic Health Plan.

Benefit / annual cover	Brief description of benefits
Medical \$1,200	GP, specialist (on referral), prescription drugs (on Pharmac drug tariff), medical tests.
Minor surgery \$1,000	Lacerations, suspect mole removal, sterilisations (e.g. vasectomy).
Non-PHARMAC subsidised pharmaceuticals \$300	Pharmaceuticals prescribed by a Registered Medical Practitioner in General Practice which have been approved by Medsafe and are not fully or partly subsidised by PHARMAC through the New Zealand Pharmaceutical Schedule.
Radiology \$750	X-rays, all types of diagnostic radiology to a maximum of \$500 each time.
Complementary \$100	Physiotherapy, chiropractic, podiatry, osteopathy, homoeopathy acupuncture, Rongoa Māori Practitioner as per Ministry of Health list of Practitioners (excludes food/food substitutes), psychology (on referral). Each type of treatment is limited to no more than half of the annual cover.

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Surgical \$1,000	Surgery in a licensed private hospital. Emergency or acute admissions are not covered.
Optical \$100	Eye test and or new spectacle lenses or contact lenses (not disposables or sunglasses).
Hearing aid \$250	Hearing test and or cost of new hearing aid.
Wisdom teeth \$500 (min claim \$100)	Adult benefit for cost of extracting impacted unerupted wisdom teeth.
Orthodontic \$600 (min claim \$100)	Child benefit (one-off payment per child) for cost of medically required orthodontic braces.
Birth \$150	Special grants on the birth of a baby to an adult member. Where both parents qualify the grant is increased by 50%.

You'll be able to claim 50% of expenses incurred up to the maximums listed above.

Conditions of Membership

Just like other insurers we have terms and conditions and rules. These are contained in our Conditions of Membership which you can download from our website at www.unimed.co.nz and will be provided in your new Member welcome pack.



Get in touch

The team at UniMed are available to discuss your plan, and answer any questions you may have.

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