

Overseas Travel Suspension

If your policy number starts with a number (not letters) this fact sheet is for you.

This fact sheet is for Members on Health Positive, Hospital Select Plus Modules, UniCare Advantage, and other Health Plans or group insurance schemes issued by UniMed.

Effective 1 April 2026

Many UniMed Members go overseas for a temporary period at some point during their membership, with the intention of returning to New Zealand within a few years. We recognise that it's important that you continue to have cover for any medical conditions you currently have or may develop while your policy is suspended.

- You can suspend your policy for a minimum period of 3 months and a maximum period of 24 months. Evidence of travel may be required for suspensions of more than 12 months.
- The suspension will apply to all Members on the policy.
- You won't have to pay your premium while your policy is suspended.
- No claims can be made for services or events that occur during the period your policy is suspended.
- You're unable to access Active Benefits/Care while your policy is suspended.
- You must be a Member for a minimum of 12 months before your policy can be suspended.
- There is a minimum of 12 months between suspension periods. This 12-month period starts from the end date of the last suspension.
- You won't need to complete a health declaration when you return to New Zealand – this means won't be any change to any personal exclusions that may apply to your policy.

[Contact us](#) if you wish to suspend your policy and from which date. We'll advise if we need supporting information.

Other options if you're travelling overseas

Continue cover with no changes

You'll continue to pay your premium at the full amount and be able to claim to the full extent of the policy, including for any Members on the policy who remain in New Zealand. Only treatment in New Zealand will be covered, and travel and accommodation costs will be excluded. You won't need to complete a health declaration when you return to New Zealand and any eligible medical conditions that arise while you're overseas will be covered in the future.

Cancel your policy

Your cover will end and you won't need to pay any premium. If you wish to apply again in the future, you'll need to complete a new application including a health declaration, which means cover may be excluded or restricted for some conditions.

Subject to Terms and Conditions and any Special Joining Concessions that may apply if you're part of a group insurance scheme. Does not apply to the ParentStay Health Plan.