

Health Plan Changes

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

We recognise that circumstances may change over the course of your membership and a different plan may better suit your health needs or budget.

Please be aware that any prior approvals issued under your current Health Plan may not apply if you change to a different Health Plan.

Our team can advise on whether a Health Plan is an upgrade or downgrade from your current Health Plan.

[Contact us](#) to request a change to your Health Plan.

Decreasing your cover

A downgrade includes adding or increasing your excess, or where the value of specific benefits on a new plan is less than your current Health Plan. You won't need to complete a health declaration.

Increasing your cover

An upgrade may include removing or reducing your excess, adding modules, or changing to a Health Plan where the value of specific benefits is more than your current Health Plan.

You may need to complete a health declaration because upgrading a Health Plan often means we'll be covering you for new medical conditions or treatments.

If you have acquired or developed a condition since joining UniMed, we'll continue to cover these but only to the extent that they would have been under your current Health Plan. Any additional coverage that may be part of the upgraded Health Plan will not be available for these conditions.

Conditions acquired or developed after you upgrade will be covered to the full allowance of your upgraded Health Plan's document, terms and conditions.

Adding/removing Members

Any adult on the policy can cancel their own cover. Only the Primary Member can cancel cover for anyone other than themselves. Communications are only provided to the Primary Member.

An application including a health declaration must be completed for all people being added to your policy.

Babies who are added to a policy within 3 months of birth do not need to have a health declaration completed for them.

Adding/removing modules

If you add an additional module to your policy and then want to remove it, you can only remove it from the start of your next policy year.

Changes are subject to Terms and Conditions and any Special Joining Concessions that may apply if you're part of a group insurance scheme.