FACT SHEET – SUSPENSION TERMS & CONDITIONS

UniMed

# Overseas Travel Suspension - ParentStay

**This fact sheet is for Members on the ParentStay Health Plan.**

It explains your options and the terms and conditions of the Overseas Travel Suspension – ParentStay.

*Effective 1 April 2026*

If you're on the ParentStay Health Plan, you can temporarily suspend your policy if you're travelling overseas and intend to return to New Zealand – for example, if you need to undertake an overseas health check to show you continue to meet the conditions of your Parent Boost Visitor Visa. 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 12 months.
- The suspension will apply to all Members on the policy. If there are Members on the policy remaining in New Zealand their cover will also be suspended.
- You won't have to pay your premium while your policy is suspended.
- No claims can be made for healthcare services or events that occur during the period your policy is suspended.
- You're ineligible for 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.
- Your policy cannot be suspended for more than a total of 12 months for every 5 years of cover.
- There is a minimum of 12 months between suspension periods. This 12-month period starts from the end date of the last suspension, regardless of how long the suspension was for.
- You won't need to complete a health declaration when you return to New Zealand – this means there 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. Your cover will remain in place, and you will be able to claim for treatment when you return to New Zealand. Unless otherwise specified in your Health Plan document, there is no cover for treatment, travel or accommodation costs while overseas. Any eligible medical conditions that arise while you're overseas will be covered when you return to New

Zealand – a new health declaration will not be required. If there are Members on the policy remaining in New Zealand their cover will be unaffected.

## 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 change, and subject to the terms and conditions of the ParentStay Health Plan.*