FACT SHEET

UniMed

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. We therefore offer options to decrease or increase your cover to suit your needs.

It's important to understand that any prior approvals issued under your current Health Plan may not apply if you change to a different Health Plan.

Our team can help you understand how any change may vary from your current Health Plan and any potential impact.

Contact us to request a change to your Health Plan.

Decreasing your cover

To reduce your premium there may be options to adding or increasing your excess, or you may be able to move to a new Health Plan where the value of specific benefits is less than your current Health Plan. You won't need to complete a health declaration.

Increasing your cover

You may be able to increase your level of cover by 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. This is because upgrading a Health Plan often means we'll be covering you for new medical conditions or treatments.

If you acquire or develop a condition after joining UniMed and then later upgrade your Health Plan, we'll continue to cover that condition, but only up to the benefits and limits of the Health Plan you had when the condition arose.

Any additional benefits included in the upgraded Health Plan will not apply to conditions that existed before you upgraded.

Conditions acquired or developed after you upgrade will be covered to the full benefits and limits of your upgraded Health Plan.

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.

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