FACT SHEET – SUSPENSION TERMS & CONDITIONS

UniMed

Secondment 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. It explains your options and the terms and conditions of the Secondment Suspension.

Effective 1 April 2026

If you're part of a group insurance scheme and you're being seconded overseas for work, we're here to support you with options for retaining your health insurance. 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 from your employer.
- 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 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.
- 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 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.

Reinstating your policy

When you're ready to reinstate your policy, please contact us. We'll provide information on your available options and outline the next steps.

You won't need to complete a health declaration when you reinstate your policy from suspension – this means there won't be any change to any personal exclusions that may apply to your policy. If you have any personal exclusions with a timeframe applied, the suspension period will not be deducted from that timeframe.

Other options if you're seconded 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; 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.