FACT SHEET – SUSPENSION TERMS & CONDITIONS

UniMed

Financial Hardship Suspension

If your policy number starts with a PL, this fact sheet is for you.

This fact sheet is for Members on SmartCare, SmartCare+, StaffCare, StaffCare+, SmartStay and other Health Plans or group insurance schemes originally issued under the Accuro brand. It explains your options and the terms and conditions of the Financial Hardship Suspension.

Effective 1 September 2026.

If you're facing financial hardship, 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 12 months.
- 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 can choose to suspend only some Members on the policy – it doesn't have to apply to all Members.
- 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.

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

Reinstating your policy

Your policy will automatically be reinstated on the date advised and you'll receive a reminder about this one month in advance.

If you'd like to reinstate your policy earlier than the date advised, 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.

Subject to change, and subject to the terms and conditions in your Health Plan document.