FACT SHEET – SUSPENSION TERMS & CONDITIONS

UniMed

Parental Leave 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 Parental Leave Suspension.

Effective 1 September 2026.

If you're taking parental leave, 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 can choose to suspend only some Members on the policy – it doesn't have to apply to all Members.
- 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 access 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.

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

Remember to let us know as soon as your baby is born so they can be added to your policy. Newborns added before they are 3 months do not need a health declaration and have free cover until they are 6 months.

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.