UniMed

Secondment Suspension

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

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

Effective 1 September 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.
- 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 can choose to suspend only some Members on the policy – it doesn't have to apply to all Members.
- 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.

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.

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