Effective from 1 September 2026

KidSmart

This Summary of Health Plan Changes details benefit changes to your Health Plan. These changes apply from 1 September 2026 and to any claims that you make for events that occur on or after that date.

You should read this along with your Health Plan document and other documents that make up your policy as listed in the Health Plan document.

Hospital and Surgical Base Plan

Type of change	Benefit	Limit
Increase of the no-claiming period	**Oral Surgery** The current no-claiming period of 12 months has been increased to 3 years for the surgical removal of impacted or unerupted teeth. This means that a child must complete 3 years of continuous cover before you are able to claim for the surgical removal of impacted or unerupted teeth under the Oral surgery benefit.	$300,000 per policy year within the Oral surgery benefit
New no-claiming period	**Varicose Vein Treatment** A new 3-year no-claiming period has been introduced for varicose vein treatment. This means that a child must complete 3 years of continuous cover before you are able to claim for varicose vein treatment under the General surgery benefit.	$500,000 per policy year within the General surgery benefit

Wording changes to existing benefits

Minor Surgery
We have clarified that the removal of skin lesions is included under this benefit.

Mental Health
We've updated the wording to clarify that counsellors must be registered with either the New Zealand Association of Counsellors or New Zealand Christian Counsellors Association. There is no change to your cover.
This also applies to Mental health consultations available on the Specialist module.

Modules (these changes only apply if you have added modules to your base plan)

Specialist

Wording changes to existing benefits

Skin Check
We have changed the name of the melanoma loyalty benefit to skin check and clarified the wording to make it easier to understand what is covered.
After 3 years of continuous cover, we cover consultations and screening skin checks for moles and skin lesions, including services, such as mole mapping, provided by a registered healthcare provider.

Other changes

Terms and Conditions

Updated Terms and Conditions apply from 1 September 2026. You can read these in your Health Plan document. There is also more information about the changes on our website at unimed.co.nz/changes-faq.

General wording

We have made some small updates to our wording and terminology to make things clearer and easier to understand. There is no change to your cover.