UniMed

Summary of Health Plan Changes effective 1 August 2026

PrimaryCare

This Summary of Health Plan Changes details benefit changes to your Health Plan. These changes apply from 1 August 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 the other documents that make up your policy as listed in the covering letter you will have received along with this document.

Note your claims anniversary date is unchanged.

PrimaryCare

Type of change	Benefit	Per policy year
New no-claiming period	**Varicose Vein Treatment** A new three-year no-claiming period has been introduced for the treatment of varicose veins. This means that you must complete three years of continuous cover before you are able to claim for varicose vein treatment under either the 'Surgery' or 'Minor surgery by a registered specialist' benefits.	'Surgery' or 'Minor surgery by a registered specialist' benefit limits apply
Update to benefit	**Breast Reconstruction** A two-year time limit has been introduced on the breast reconstruction benefit. *Breast reconstruction performed by a registered medical practitioner in private practice within two years of a required mastectomy. Breast reconstruction required as a result of a prophylactic mastectomy is not included.*	Benefit limits apply

Wording changes to existing benefits

Radiotherapy/Radiation Therapy
Previously called Radiation Oncology, we have renamed this benefit and updated the wording to make it easier to understand. Your cover has not changed.
We cover radiation oncology therapy provided in an approved private hospital facility.
Cover includes planning, shielding and accessories, field set-up and XRT simulation.

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.

ACC top-up
We've updated the wording to make it clearer what the ACC top-up benefit covers. There is no change to your cover.

General wording
We have made some updates to our wording and terminology to clarify what makes up your policy and help make things clearer and easier to understand. There is no change to your cover.