

Unity Basic Health Plan

Effective July 2026

Keeping you and your family in life-long good health.

No other organisation champions the health needs of New Zealanders and their families like us. We genuinely care about our members, who are the owners of our health society.

Care is what sets us apart. It is, and will continue to be, the heart of the experience we provide. We take care to the next level.



Unity Basic Health Cover

Your Unity Basic Health Cover is designed to provide you with peace of mind, for your specialist needs. The following summarises the main features of the Unity Basic Health Plan.

YOU ARE ABLE TO CLAIM 50% OF EXPENSES INCURRED UP TO THE BENEFIT MAXIMUMS	
BENEFIT / ANNUAL COVER	BRIEF DESCRIPTION OF BENEFITS
Medical \$1,300	GP, practice nurse, nurse practitioner, specialist (on referral), prescription drugs (on Pharmac drug tariff), medical tests.
Minor surgery \$1,000	Lacerations, suspect mole removal, sterilisations (e.g. vasectomy).
Non-Pharmac subsidised pharmaceuticals \$300	Pharmaceuticals prescribed by a Registered Medical Practitioner in General Practice which have been approved by Medsafe and are not fully or partly subsidised by Pharmac through the New Zealand Pharmaceutical Schedule.
Radiology \$1,000	X-rays, all types of diagnostic radiology to a maximum of \$500 each time.
Complementary \$200	Physiotherapy, chiropractic, podiatry, osteopathy, homoeopathy acupuncture, dietitian/nutritionist consultations, Rongoa Māori Practitioner (ACC approved provider), psychology (on referral). Each type of treatment is limited to no more than half of the annual cover. Does not include food and food substitutes.
Surgical \$1,000	Surgery in a licensed private hospital. Emergency or acute admissions are not covered.
Optical \$150	Eye test and or new spectacle lenses or contact lenses.

BENEFIT / ANNUAL COVER	BRIEF DESCRIPTION OF BENEFITS
Hearing aid \$250	Hearing test and or cost of new hearing aid.
Wisdom teeth \$500	Adult benefit for cost of extracting impacted unerupted wisdom teeth.
Orthodontic \$600	Child benefit (one-off payment per child) for cost of medically required orthodontic braces.
Birth \$150	Special grants on the birth of a baby to an adult member. Where both parents qualify the grant is increased by 50%.
Mental Health \$1,000 per policy year	This benefit covers the costs of Reasonable charges for consultations with a psychiatrist, psychologist, psychotherapist or counsellor. They must be registered either under the psychiatry scope with the Medical Council of New Zealand, as a psychologist with the New Zealand Psychologists Board, as a psychotherapist with the Psychotherapists Board of Aotearoa New Zealand, or as a counsellor with the New Zealand Association of Counsellors or other relevant association.
Bowel Screening Kits One kit for each person every three policy years	After three years of continuous membership in the Hospital Select base plan, this benefit provides you with access to an at-home bowel-screening kit. Visit the Members section of our website for terms of the benefit and information on how to access these. Children do not qualify for this benefit.

Unimed's terms and conditions

Just like other insurers we have terms and conditions and rules. These are contained in Unimed's terms and conditions which you can download from our website at unimed.co.nz and will be provided in your new Member welcome pack.

Need to know more before making your choice?

Phone UniMed's friendly, helpful staff now and secure your future.

Freephone: **0800 600 666**

UniMed

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