

Excel Group

Special Joining Concessions

Joining Concession Period

- For new employees and family who join within 60 days of first becoming eligible for this scheme.
- Employees become eligible after six-months service with Excel Group.

Subsidised Employees & Family

- Immediate cover for all pre-existing conditions, excluding injuries.
- Pre-existing conditions resulting from past injury related conditions will be accepted for “top-up” coverage, which is the difference between actual treatment costs and the amount funded by the ACC subject to the maximum benefits of your chosen Medical Plan. This means that ACC must contribute towards the treatment costs before plan benefits can be accessed. Should the ACC decline your claim for pre-existing conditions resulting from a past injury, UniMed at its sole discretion may consider your claim, however should your group have restrictions for conditions likely to result in the requirement for joint replacement surgery, there may be no cover under your policy.
- Time served with a previous health insurance provider will count towards Loyalty Benefits, proof of previous insurance is required.

Subsidised Employees & Family who join outside of the Joining Concession Period

- Immediate cover from cover start date, as set by UniMed, i.e. no three-month “no claim period”.
- Qualifying pre-existing conditions will be accepted for coverage after two years’ continuous membership in this scheme.
- Non-qualifying* pre-existing conditions are excluded from cover for the term of the policy.
- All pre-existing injury related conditions are excluded from cover for the term of the policy.

*Non-qualifying pre-existing conditions

- Cardiovascular/Vascular related conditions
- Conditions likely to result in the requirement for joint replacement surgery
- Cancer
- Musculoskeletal conditions
- Gynaecological disorders

Group Leaver continuation policy

- Continuous cover for accepted pre-existing conditions and acquired/developed conditions is offered for all employees regardless of tenure served.
- Time served with a previous health insurance provider counts towards Loyalty Benefits. Proof of previous insurance is required.

Please Note that this Joining Concession document should be read in conjunction with the Conditions of Membership and the Benefit Schedule, which list general exclusions and benefit limits.