

Financial Markets Authority

Special Joining Concessions

Subsidised Employees & Families

These Special Joining Concessions should be read in conjunction with the Conditions of Membership and Benefit Schedule, which lists general exclusions and benefit limits. The following points override categories contained in the Conditions of Membership:

- No application form is required unless a member wishes to take either the Cancer Care Plus or Medsafe Approved optional cover. As such, the duty of disclosure only applies to Cancer Care Plus or Medsafe Approved optional cover.
- No joining fee is payable.
- Immediate cover from cover start date, i.e. no three-month "no-claim period".
- Dependent children will remain as such until the renewal date following their 21st birthday.
- Immediate cover from cover start date for all Pre-Existing Conditions, unless they're excluded in the Conditions of Membership e.g. 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.
- Time served with a previous health insurance provider will count towards Loyalty Benefits, proof of current insurance is required.

Cancer Care Plus & Medsafe Approved Optional Cover

- Immediate cover from cover start date, as set by UniMed, i.e. no three-month "no claim period".
- Specific cancer pre-existing conditions are excluded from cover for the term of the policy.
- Applicants' immediate family history is considered and maybe excluded from cover for the term of the policy.

Group Leaver continuation policy

- Continuous cover for pre-existing conditions is offered when the employee has served 12 months continuous cover in this group scheme.
- Continuous cover for acquired/developed conditions is offered for all employees regardless of tenure served.
- Time served with a previous health insurance provider counts towards the 12-month period. Previous insurance must have been current at the time of joining UniMed to qualify. Proof of previous insurance is required.