

Firstgas Limited

Special Joining Concessions

Joining Concession Period – Initial Offer

- For current employees and family who join within 90 days of the implementation date of this scheme - Implementation date is 1 October 2021.
- 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 insurance provider will count towards Loyalty Benefits, proof of previous insurance is required.

Joining Concession Period – After Initial Offer

- For new employees and family who join within 60 days of first becoming eligible for this scheme.

New Employees & Family who join within the 60-day Joining Concession Period

- 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 insurance provider will count towards Loyalty Benefits, proof of previous insurance is required.

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 covered after two years’ continuous membership in this scheme.
- Non-qualifying* pre-existing conditions will be 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 who have been employed at Firstgas for a minimum of 12 months.
- Continuous cover for acquired/developed conditions is offered for those who have been employed at Firstgas for less than 12 months.
- Time served with a previous health insurance provider counts towards the 12 month period. 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 Schedules, which list general exclusions and benefit limits.