UniMed

HEB Construction
Special Joining Concessions

About Special Joining Concessions

Special joining concessions are the specific terms, conditions and exclusions of your Group insurance scheme through your employer. These form part of your policy along with the UniMed Terms and Conditions (which lists general exclusions), the Health Plan document and your Membership Certificate.

Joining Concession Period

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

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 ACC subject to the maximum benefits of your chosen Health Plan. This means that ACC must contribute towards the treatment costs before plan benefits can be accessed. Should 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 insurance scheme have restrictions for conditions likely to result in the requirement for joint replacement surgery, there may be no cover under your policy.
- Loyalty Benefits are available to those transferring from another health insurance provider. Proof of current 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.

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

*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

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 may result in exclusions from cover for the term of the policy.

Continuing cover when leaving the Group Scheme

- Continuous cover for accepted pre-existing conditions is offered for all employees who have served one years' continuous membership 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 one-year period. Previous insurance must have been current at the time of joining UniMed to qualify. Proof of previous insurance is required.