

Health Positive Health Plan

Effective 1 August 2026

All **benefits** and **benefit limits** in all sections apply to each person on the **Health Plan** unless otherwise stated. All **benefits** included in this **Health Plan document** are inclusive of GST charged by **healthcare providers**.

This **Health Plan** is subject to and should be read in conjunction with the **UniMed Terms and Conditions** and other documents that make up **your policy**. You can find the **UniMed Terms and Conditions** at unimed.co.nz/important-documents.

You can choose from two levels of reimbursement – 50% or 80% of actual costs up to the **benefit limits**. **Your premium** will reflect the level of cover **you** choose.

Although the **UniMed Health Positive Health Plan** includes registered **specialist** consultations on referral from a **GP** and diagnostic investigations on referral from a **specialist**, it excludes major surgery, hospital visits or **healthcare services** performed in the **specialists'** rooms. If **you** are interested in cover for surgery and related costs **our** qualified staff can discuss **our** other **health plans** with **you**; call 0800 600 666.

Cover options explained

Cover for **pre-existing conditions** is included so **we** do not require **you** to provide details of **your** medical history. If **you** choose to upgrade to a **UniMed** surgical plan, **you** will need to complete a full health declaration relating to **your** medical **conditions** at the time of upgrade.

Dental benefits	No-claiming period	Per policy year
Routine examinations, scale and polish, fillings, extractions, X-rays	2 months	\$500
Wisdom teeth extraction.	12 months	\$500
Treatment by a registered orthodontist.	36 months	\$600

Optical benefits	No-claiming period	Per policy year
Prescription glasses or contact lenses.	12 months	\$350
Routine eye test.	12 months	\$50

Health maintenance benefit	No-claiming period	Per policy year
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Costs for personal items such as food/ food substitutes, materials or garments are excluded.

Physiotherapy. Treatment by a registered physiotherapist.	3 months	\$300 per service per policy year , up to \$600 total benefit per policy year
Chiropractic. Treatment by a registered chiropractor.	3 months	
Osteopath. Treatment by an osteopath with NZ registration.	3 months	
Podiatry. Treatment by a registered podiatrist.	3 months	
Rongoa Māori practitioner as per ACC's list of approved providers.	3 months	
Traditional Chinese medicine practitioner registered with the Chinese Medical Council of New Zealand.	3 months	
Homeopathy. Treatment by a registered homeopath including the cost of any medication.	3 months	
Acupuncture. Treatment by a registered acupuncture practitioner.	3 months	
Remedial massage therapy. Treatment by a registered massage therapist.	3 months	
Dietician/ nutritionist. Treatment by a registered dietician/ nutritionist.	3 months	

GP benefits	No-claiming period	Per policy year
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GP consultations. Consultations with a registered medical practitioner, registered practice nurse and independent nurse practitioner.	3 months	\$300
Prescriptions. User part charges for prescription drugs on the New Zealand Pharmaceutical Schedule and prescribed by a registered medical practitioner; including psychiatric prescription drugs.	3 months	
Non-Pharmac subsidised pharmaceuticals. Prescription drugs prescribed by a registered medical practitioner in general practice which have been approved by Medsafe and are not fully or partially subsidised by Pharmac through the New Zealand Pharmaceutical Schedule.	3 months	

Surgery performed by a registered medical practitioner in GP rooms.	3 months	\$200 per procedure up to \$500 total benefit per policy year
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Specialist consultations	No-claiming period	Per policy year
Consultations with a specialist registered medical practitioner, on referral from a GP (registered medical practitioner).	3 months	\$5,000
Diagnostic investigations on referral from a specialist , excluding healthcare services performed in the specialists' rooms. Limited to X-rays, ultrasound, ECG, EEG, CT scans, MRI scans, PET scans and diagnostic blood tests.	3 months	
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 New Zealand Christian Counselling Association.	3 months	\$1,000

Loyalty benefits	No-claiming period	Per policy year
Screening services. Limited to smear and prostate tests, mammogram, mole checking, bone density scan, colonoscopy.	3 years	\$750
Childbirth grant (where both parents are covered under this Health Plan then the grant is per increased by 50%).	12 months	\$300 grant per child
Psychiatric consultations. Consultation with a psychiatrist who is vocationally registered in New Zealand.	5 years	\$150 per consultation max 3 consultations per policy year
Bowel screening kits, this benefit enables you to request one free bowel screening kit. Visit unimed.co.nz/members for terms of the benefit and information on how to request the kit. Children do not qualify for this benefit .	3 years	One kit for each person every 3 policy years

UniMed

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