

# Moving Overseas Fact Sheet for UniMed Members

Many of UniMed's Members go overseas for a temporary period at some point during their membership with the intention of returning to New Zealand within a few years. UniMed recognises that it is important to retain the cover Members have earned for acquired and developed conditions and has developed a number of options to facilitate this.

## Options

### 1. Continue cover with no changes

The premium will remain payable at the full amount and the Member will be able to claim to the full extent of the policy. Only treatment in NZ will be covered and travel and accommodation costs are excluded. The member will not have to complete a medical declaration on return and any eligible medical conditions arising whilst overseas will be covered in the future as will all pre-existing conditions for which they already have cover.

### 2. Move onto the Overseas Cover version of their plan

The premium payable is 30% of the prevailing premium for the plan. (Please note that for those members who have taken a voluntary excess the 30% premium is calculated at the full Base plan premium rate). There is no ability to claim during the period the member is on the Overseas Cover. Medical conditions which were pre-existing and covered at the time of moving onto the Overseas plan will be able to be covered when the Member reinstates to a full version of the same plan and any endorsements will also reinstate. On return the Member will complete a medical declaration relating to medical conditions which have arisen during their time on the Overseas Cover plan and these new conditions will be underwritten - this means cover might be excluded, restricted or accepted for each condition. The purpose of this option is to retain cover for medical conditions which exist or have occurred prior to going overseas and for which the Member already had cover.

### 3. Cancel the policy

Cover will cease and no premiums will be payable from the point of cancellation. If the Member wishes to apply for cover again in the future they will complete a declaration of all medical conditions in their medical history and these conditions will be underwritten - this means cover might be excluded, restricted or accepted for each condition.

## Rules

1. The Member must already be insured with UniMed in order to transfer to the Overseas Plan.
2. The minimum duration of absence is 3 months. There is no maximum duration of absence at time of writing but this may be reviewed in the future. Any change to the maximum duration of absence will be notified to Members with 30 days' notice.
3. It is not permitted to transfer between Overseas Plan and standard cover at regular frequency. UniMed will seek further information in the case of a second and subsequent request to move onto the Overseas Plan and may, at our sole discretion, decline the option.
4. Members who upgrade their plan on return will be subject to the standard upgrade rules.

## Next Steps

1. Members wishing to take up options 2 or 3 must notify UniMed in writing of their wish and the effective date of the change.
2. Members are responsible for ensuring that UniMed has up to date contact details whilst overseas, which can be either a mailing address or an email address, and for ensuring that the premiums are paid on time.

