

HEALTH INSURANCE SCHEME

A guide for new employees

HOW TO USE THIS GUIDE

This guide has been prepared to assist you in considering the benefits of joining this health insurance scheme. After reading this guide you may have questions or require further information.

Further information is available on the UniMed web-site <http://www.unimed.co.nz/>.

A UniMed Account Manager is available to visit you at your workplace, explain the features of the scheme, answer your questions and assist you in joining. Please call us on 0800 600 666 Monday to Friday 8.30 am to 5 pm to arrange a suitable time.



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LOOKING AFTER YOUR HEALTH MEANS TAKING CARE OF THE UNEXPECTED

Good health is something we all want and most of us try to achieve. Maintaining a balanced diet, regular exercise and plenty of rest are all positive steps towards a healthy life style.

However, even healthy people can face a serious illness requiring specialist treatment and surgery. Often these illnesses occur when you least expect it and left untreated can result in further complications reducing your ability to work.

The public health system has limited funds available to treat people with conditions that are not considered urgent or life threatening. This means that if you have one of these non-urgent conditions (e.g. cataracts, non-cancerous skin lesion, osteoarthritic hip) you will first have to wait to be seen by a specialist and then if your condition is considered serious enough you will wait again for an available time to be treated.

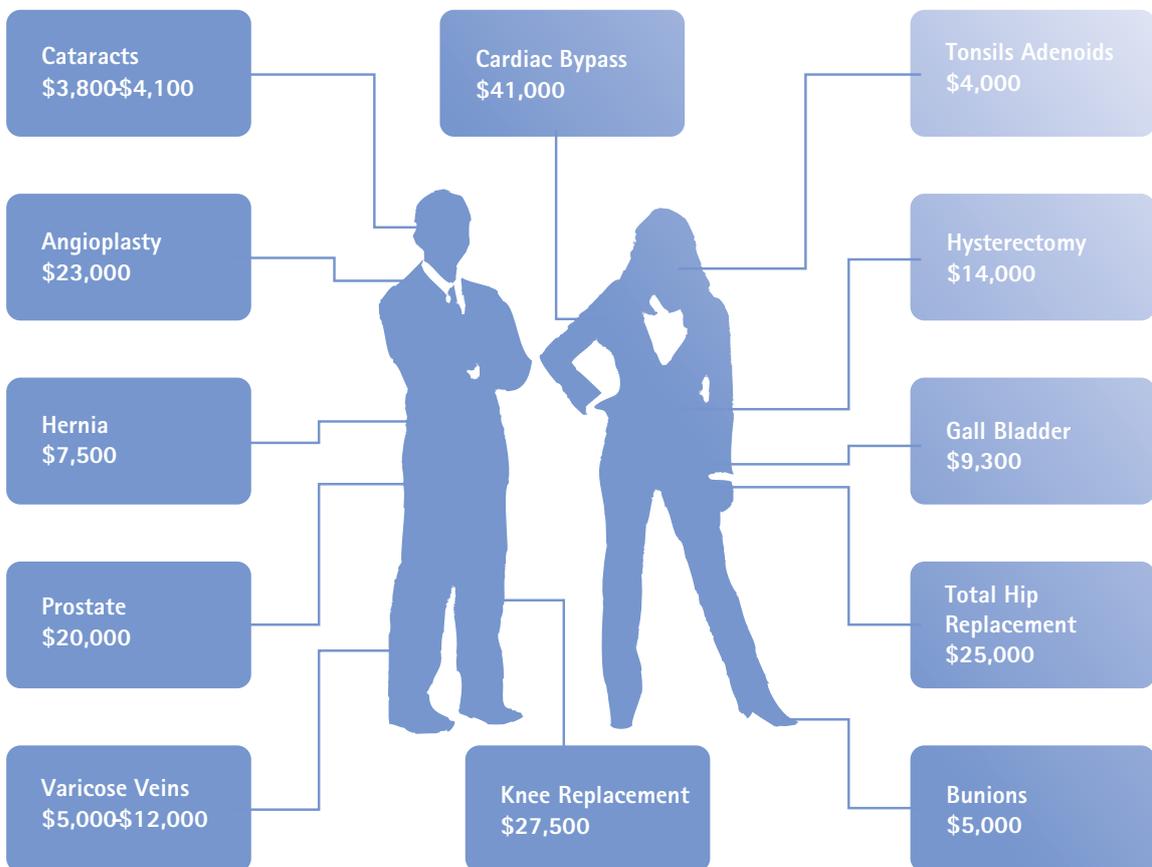
For many people, this leads to uncertainty. If I get sick how long will I have to wait to be treated? If I need treatment in the future what will the Public Health system be able to provide?

The good news is that you can take care of the unexpected by joining the UniMed health insurance scheme. UniMed can give you the financial freedom to access necessary specialist and surgical treatment at a time that suits you.

The private health sector offers you access to a range of highly qualified medical specialists and surgeons who operate within modern and well-equipped private hospitals and day-stay facilities. These hospitals have invested in technology, facilities and staff. They strive to provide high quality health care services.

Patient care is a priority so the focus is on ensuring you receive appropriate care with the best comforts of home. (Most private hospitals offer private rooms with an ensuite and a choice of meals/refreshments).

However, private treatment is expensive. The diagram below shows some examples of surgical treatment costs that have been claimed by UniMed Members:



Treatment costs are based upon UniMed claims data and are valid from 31/10/13.

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UNIMED HEALTH INSURANCE HELPS YOU TO PREPARE FOR THE UNEXPECTED

- Avoid Public Hospital waiting lists
- Have surgery at a time that suits you
- Access to a wide range of private health care treatment
- The financial freedom to "go private" when you need to

BENEFITS THAT ARE NOT AVAILABLE TO THE GENERAL PUBLIC

This UniMed Health Scheme offers you special privileges that are not available to the general public. These benefits reflect the value that we place on the relationship we have with your employer.

Special privileges include:

1. Immediate cover.

We will start your cover immediately - from your cover start date. (This means that we will waive the usual three months "no claim" period).

2. Special joining concessions.

If you join the UniMed scheme within **30 days** of commencing employment or during any promotional period offered by UniMed's Account Managers, then you may be entitled to coverage for qualifying pre-existing medical conditions. (Refer to your company's Special Joining Concessions leaflet for full details).

3. Benefits for your family.

You can add your partner/spouse and dependent children (up to 19 years of age) to your policy enabling them to receive the same benefits as you. Remember to add family members at the same time as you join (and within the qualifying or promotional period) to ensure that they receive the benefit of the Special Joining Concessions.

4. Discounted premiums for you and your family.

Premiums (which are based on your age) are discounted from those available to the general public. For further details please refer to "What do you pay and how it works" in this brochure. Plus, to make it easier and more affordable to cover your family, UniMed's premiums are based upon the age of the youngest adult spouse/partner and we only charge premiums for the first four children (aged up to 19 years) - the rest are free. This is our way to make it easier for you to protect your loved ones.

5. Continuous cover after leaving your employer

Once you have enjoyed three years' continuous membership with UniMed through your employer scheme you will be able to retain the cover for pre-existing conditions granted under the Special Joining Concessions should you leave your employer and wish to continue your cover with us.

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GOOD REASONS TO FEEL COMFORTABLE WITH THE UNIMED SCHEME

- UniMed is financially secure. We have a financial rating from AM Best. (Please see the back cover of this brochure for further details).
- UniMed's Members enjoy a fast claims turnaround, with most standard health insurance claims being processed within 2-3 days of receipt.
- UniMed was established in 1979 so we have proven our ability to meet the needs of our members over the last 34 years.
- UniMed has group schemes with some of New Zealand's largest and most successful businesses. These businesses have selected UniMed as their preferred health insurer.
- UniMed focuses on service excellence. It has a regional team of Account Managers assigned to provide local service to Members and a toll-free customer service centre available to provide any further assistance.
- UniMed specialises in providing high quality health insurance schemes for businesses. It offers a range of competitively priced health insurance plans for employees and their families.
- UniMed is a not-for-profit health insurer. This means that any profits (or surpluses) are used to benefit our Members (and not shareholders). Over the five years ending June 2013 we paid out 88 cents of claims for every dollar of premium received.
- UniMed's premiums are competitive reflecting our strong financial position, not-for-profit status and tight control of costs.

IT'S A GREAT TIME TO JOIN – AND WE'VE MADE IT EASY

If you are considering taking out health insurance it's a great time to join the UniMed health insurance scheme because:

- **Before you need it is the best time to have it.** Taking out health insurance now means that if you do develop an unexpected illness you can be covered. Some people put off taking out health insurance thinking that they will get around to it. Unfortunately, illness can strike at any time and if it does they may find that they cannot get health insurance to cover it.
- **Your special joining concessions are only available for a limited time.** If you join within the qualifying period then you will receive the benefits of the special joining concessions.

Simply follow these FOUR easy steps to find out more about joining the UniMed health insurance scheme:

1. Consider the health insurance plan options outlined in this pack
2. Either call your local UniMed Account Manager so that we can arrange to visit you at a time that suits. The Account Manager can provide you with a quote and answer any questions you might have about joining the scheme.
3. Or call 0800 600 666 (Monday to Friday 8.30am to 5pm) and ask for sales so we can provide you with a quote by telephone.
4. Or complete the Membership Application Form (**enclosed**) and return it to us.

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WITH FLEXIBLE OPTIONS THERE'S A UNIMED PLAN TO SUIT YOU

Your employer subsidised UniMed Health Insurance scheme offers you a plan that has been negotiated by your employer on your behalf. You may have a single plan or a variety of plans to choose from.

Or you may wish to choose to upgrade your plan voluntarily, please speak with your UniMed account manager regarding your upgrade options and cost.

[For further details about your company's UniMed health insurance plans...](#)

Please refer to the Benefit schedules provided with this brochure and the Conditions of Membership.

WHAT DO YOU PAY AND HOW IT WORKS?

Your premium calculation is available from your UniMed Account Manager. Your UniMed Account Manager can provide you with a quote for the health insurance plan (or plans) that you are considering. They will also answer any questions that you might have about joining the scheme.

Subsidised premiums are paid by your employer, voluntary upgrades or add on by deductions from your salary. We will organise the setting up of these deductions once we have processed your application form.

MAKING THE MOST OF YOUR UNIMED HEALTH INSURANCE

Once we have processed your Membership Application we will send you an information pack to welcome you as a Member of UniMed. This pack will include:

- Your Membership Certificate. This will outline details about your membership including: the commencement date for your policy, who is covered, your UniMed health insurance plan and any specific exclusions that may apply to your membership (e.g. for pre-existing medical conditions).
- The Conditions of Membership. This outlines the special provisions or general exclusions applying to the cover provided under your plan.
- Your Membership Card
- A Claim Form and guide to making a health insurance claim.
- A brochure from the Health Funds Association of NZ titled "Making Sense of Health Insurance".

30 - DAY MONEY BACK GUARANTEE

To make sure that you are completely happy with your decision to join UniMed we offer you a 30-day money back guarantee. This means that if you are not completely satisfied with your membership of UniMed and tell us within 30 days of receiving your welcome pack, we will cancel your policy and refund any UniMed health insurance premiums that you may have paid.

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CHANGE IS CONSTANT AND WE CAN HELP

It's a reality in life today that we all face constant change. It could be:

- moving house;
- starting a family;
- a marriage break-up;
- financial problems;
- starting a new job;
- retirement

Whether it's a change in your life that you are looking forward to or one you would rather avoid, it can all have an impact on your UniMed membership.

Many of our Members have been through these types of situations and we have helped them make changes to their membership to reflect their circumstances.

So if you are faced with one of these changes in your life, give us a call on 0800 600 666 (Monday to Friday 8.30am to 5pm) and we will discuss the best ways for your UniMed membership to adapt to meet your new circumstances.

LEAVING WORK? – WE'VE GOT YOU COVERED

You can leave work for a variety of reasons. It could be to start a new job, a change of career, retirement or as a result of changes to the business you work for.

Whatever the reasons, your UniMed membership can continue and if you have had three years continuous cover in your plan you may be entitled to enjoy the benefits of continuous coverage for your qualifying pre-existing conditions. Just give us a call on 0800 600 666 (Monday to Friday 8.30am to 5pm). We will discuss your options.

FREQUENTLY ASKED QUESTIONS

I'm healthy so why do I need health insurance?

Congratulations, good health is something we all want. However, it is not guaranteed and illness can strike at any time in our lives. You might also have a spouse and children to consider. UniMed health insurance is the ideal way to protect you and your loved ones against the unexpected.

Why does health insurance cost so much?

Claims have the greatest effect on premiums. This means that as the number and cost of claims increase, premiums need to increase to reflect this.

UniMed is a not-for-profit mutual society. This means that premiums are set to cover the cost of claims, expenses and make a small contribution to reserves. There are no dividends to pay to shareholders. UniMed prides itself on providing competitive premiums. Joining through a UniMed group scheme enables you to receive premium discounts that are not available to the general public.

So by joining the UniMed scheme you can be assured of health insurance that represents good value for money.

How do I decide which health insurance plan is right for me?

UniMed offers a wide range of health insurance options to suit a variety of health care needs and budgets. We suggest that you review the options described in this brochure and if you have any further questions, contact your UniMed Account Manager.

How do I know if my pre-existing health condition will be covered?

Please refer to the Conditions of Membership for further details. A copy of the Conditions of Membership is available from your Account Manager and is sent to all new Members after joining.

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CONTACTS

In the first instance, please contact your local sales office.

SALES OFFICES

Invercargill:

PO Box 515, Invercargill 9840

Phone (03) 218 3524

Fax (03) 218 3524

Wellington:

PO Box 30577, Lower Hutt 5040

Phone (04) 566 6396

Fax (04) 566 6374

New Plymouth:

PO Box 8169, New Plymouth 4342

Phone (06) 755 4007

Fax (06) 755 4006

Hamilton:

PO Box 1492, Hamilton 3240

Phone (07) 838 0331

Fax (07) 838 0332

Auckland:

PO Box 90443, Auckland 1142

Phone (09) 630 5933

Fax (09) 630 4377

HEAD OFFICE

Union Medical Benefits Society Ltd

211 Ferry Road, Christchurch

PO Box 1721, Christchurch 8140

Phone (03) 365 4048

Freephone: 0800 600 666

accounts@unimed.co.nz

claims@unimed.co.nz

sales@unimed.co.nz

www.unimed.co.nz

UNIMED FINANCIAL PERFORMANCE

Union Medical Benefits Society Limited has an A- (Excellent) financial strength rating given by A.M. Best company on 26 June 2013.

Insurance Company Rating	
A.M. Best company Inc. claims paying rating scale is:	
Secure Ratings	Vulnerable Ratings
A++, A+ Superior	B, B- Fair
A, A- Excellent	C++, C+ Marginal
B++, B+ Good	C, C- Weak
	D Poor
	E Under Regulatory Supervision
	F In Liquidation

For more rating information visit www.ambest.com

Need to know more before making your choice?

Phone UniMed's friendly, helpful staff now and secure your future.
If calling from Christchurch please phone 03 365 4048.

TOLL FREE 0800 600 666

Head Office

Union Medical Benefits Society Ltd
211 Ferry Road, PO Box 1721, Christchurch 8140
Phone: 03 365 4048 Fax: 03 365 4066

www.unimed.co.nz