

Effective from your anniversary on or after 1 September 2025

Day to Day

This Summary of Health Plan Changes details benefit changes to your Health Plan. These changes will apply from your anniversary on or after 1 September 2025 and to any claims that you make for events that occur after that date.

You should read this along with your Health Plan document and other documents that make up your policy as listed in the Health Plan document.

Accuro is becoming UniMed. We will be progressively updating communications to reflect this, and you'll see some references to Accuro until we've fully transitioned to UniMed. Find out more at unimed.co.nz/accuro.

You may also notice that we have updated some of our terminology including Health Plan documents that were previously called 'policy documents'. This has been done to make things easier to understand. Unless outlined below there is no change to the meaning of the terminology. See the glossary in your Health Plan document, or find out more at unimed.co.nz/important-documents.

Type of change	Benefit	Per policy year
Change to existing benefit	Mental health We have separated out the Mental health benefit, so it is now its own benefit. We have also included psychotherapist consultations under the benefit.	\$100 first visit/\$40 follow up visit

Wording Changes

General exclusion – Gender affirmation

We have updated the terminology for the below exclusion with regards to Gender affirmation, which was previously referred to as Gender reassignment to be reflective of the correct terminology.

- *gender affirmation surgery/treatment or gender dysphoria*

Suspension period

We have increased the maximum suspension period for unemployment, redundancy and financial hardship from 6 months to 12 months.

Privacy Statement

We have updated the wording in the document to reflect where the privacy statement can be found on UniMed's website.

Complaints process

We have updated the wording in the document to reflect the current complaints process.

Glossary term - Policy year

We have updated the wording to more accurately reflect the policy year, which is the 12-month period from midnight on the policy annual renewal date and continues for the 12 months following, until your next annual renewal date.

Glossary term - Member

We have updated the definition to include any Member who is on your policy, i.e. the Primary Member or their spouse, partner, child etc.

Glossary term – Registered medical specialist

We have updated the definition to clarify that they also must hold a vocational scope of practice, and added *accident and medical practice* as a registration scope that doesn't fall under this definition.