

QUESTIONS AND ANSWERS

Section 1: Why the change and who is UniMed?

Why are you transferring my policy to UniMed?

It's important to us that you continue to get the best subscriber experience possible. The EBS Board has conducted a fundamental strategic review of its options. It has decided that the best way to provide subscribers with ongoing access to high quality and competitive primary care health insurance products, is to transfer all HealthCarePlus primary care health insurance policies to UniMed.

This is not a decision we've taken lightly. We've carefully considered all the options and believe the transfer to UniMed is the right choice for our subscribers.

For you, it means ongoing access to cover through a New Zealand owned not-for-profit health insurer, with an excellent reputation and a strong balance sheet.

How will this affect the benefits of my Union Membership?

It's good news. Qualifying Union members will continue to be eligible for high quality and competitively priced primary care health insurance products. Instead of this being provided by HealthCarePlus, UniMed will become your insurer. Longer term, HealthCarePlus and UniMed are keen to provide a wider range of health insurance options aimed at enhancing the benefits of Union membership. Like HealthCarePlus, UniMed is not-for-profit and has a strong Union heritage.

Will I continue to hear from HealthCarePlus?

Yes, as long as you want to. Under this transfer arrangement HealthCarePlus on behalf of UniMed will continue to provide you with your regular newsletters and related correspondence. In addition, HealthCarePlus intends to provide our subscribers with information about, and access to, a new and increased range of insurance products and services. If you do not wish to receive any future correspondence from HealthCarePlus please contact us either on 0800 800 441 or email us on admin@healthcareplus.org.nz.

Who is UniMed?

UniMed is currently one of New Zealand's top four health insurers when measured by both revenue and membership¹. They are an established, professional health insurer with an excellent reputation and proven financial strength. UniMed has an A (Excellent) Financial Strength Rating from AM Best Company. To view the rating scale visit their website at www.unimed.co.nz/about-unimed/financial-strength/.

They provide a comprehensive range of highly rated and affordable health insurance plans. Like HealthCarePlus, UniMed is a not-for-profit organisation and has a strong Union heritage.

Why did you choose UniMed?

The Board of EBS conducted a competitive tender process and selected UniMed. UniMed is a specialist health insurance provider with many decades of experience and an acknowledged high level of customer service. We have confidence that UniMed can provide you with ongoing access to high quality, competitively priced and sustainable primary care health insurance.

¹ Source: Health Funds Association of New Zealand

Why didn't you just keep insuring us as you have in the past?

The EBS Board conducted a fundamental strategic review that considered the future of health insurance in NZ and opportunities and challenges faced by us. As a small player in a highly regulated and evolving industry it has become increasingly difficult and costly to keep pace and to maintain a competitive product range and service. We would need to make significant (and ongoing) investments to position ourselves in this industry for the future.

We realised that we could continue to provide our members with access to competitive primary care cover by partnering with an established, professional health insurer. That's why we selected UniMed.

How do I contact UniMed?

Phone 0800 600 666 or visit www.unimed.co.nz. If you have a specific question about claims or benefits, email claims@unimed.co.nz, or if you have a question about the administration of your policy you can email members@unimed.co.nz

Where is UniMed based?

UniMed's head office is based in Christchurch. They also have Relationship Managers in Auckland, Wellington, Hamilton and Christchurch, where you can see UniMed staff by appointment.

What other types of cover do UniMed offer?

UniMed specialises in health insurance and does not offer other types of cover. They offer a comprehensive range of health insurance options including Hospital Cover.

Section 2: Your Policy - What will change?

Will I see a difference in my cover?

Just like HealthCarePlus UniMed will provide your primary care health insurance on the terms and conditions outlined in your policy document. Any changes to premiums and benefits will be communicated to you in advance as is the case with HealthCarePlus. So, it's business as usual.

From the date of transfer you will become a member of Union Medical Benefits Society Limited and, like other UniMed members, will be subject to the Conditions of Membership (including terms specific to HealthCarePlus) and Rules (refer www://unimed.co.nz)

Will I see a difference in my premium?

When your policy is transferred, UniMed will maintain your current premium arrangements. If, following the transfer of your policy to UniMed, you change your cover, move into a new age band or leave your Union, there will be an adjustment to premiums to reflect such changes (as is the case under your current policy with HealthCarePlus). Like HealthCarePlus, UniMed will conduct an annual review of premiums and benefits to ensure that benefits and premiums remain competitive and financially sustainable.

Will my claims anniversary date continue to renew on the 1st of January each year?

Yes. Your claims anniversary date when you receive your annual benefit entitlements will continue to renew each year on the 1st of January.

What happens with my direct debit?

If you pay via direct debit our direct debit authority will be transferred to UniMed to continue taking payments. This will not affect your dates or payment amounts (on transfer), except if you change your cover, move into a new age band, add new family members to your policy or leave your Union.

What happens with my automatic payment?

If you pay via automatic payment your payment will automatically be transferred to UniMed to continue taking payments. This will not affect your dates or payment amounts (on transfer), except if you change your cover, move into a new age band, add new family members to your policy or leave your Union.

What happens with my payroll deductions?

If you pay via payroll deduction our payroll deduction authority will be transferred to UniMed to continue taking payments. This will not affect your dates or payment amounts (on transfer), unless you change your cover, move into a new age band, add new family members to your policy or leave your Union.

How do I cancel my policy, and will I be entitled to a refund?

You can cancel your policy at any time before the date of transfer to UniMed in writing or by calling us on 0800 800 441. You will be refunded any premiums paid in advance. After the date of transfer, you should contact UniMed on 0800 600 666 to cancel your policy.

What happens to my Confidential and Personal Information currently held by HealthCarePlus?

Under this transfer arrangement, all confidential and personal information is required to be transferred from HealthCarePlus to UniMed. Your confidential and personal information will continue to be protected and securely stored as UniMed is bound by the same privacy legislation and industry codes of conduct as HealthCarePlus.

Section 3: Your Claims – how will this work?

What if I am currently making a claim with HealthCarePlus?

For your HealthCarePlus, Primary Care, Primary Care Extra and #care4U claims, the process is as follows:

- Claims and queries received prior to the Transfer Date will continue to be processed by HealthCarePlus
- Claims and queries received after the Transfer Date will be managed by UniMed directly.

Does this have any impact on my Approved Hospital Cover policy?

No. If you have an 'Approved Hospital Cover' policy linked to your HealthCarePlus cover, the transfer of your Primary Care Health Insurance will have no impact on your Hospital Cover arrangements. For Hospital Cover queries you should continue to deal directly with your 'Approved Hospital Cover' insurer.