

# Plan Changes Fact Sheet for UniMed Members

## Changing Your Plan

We recognise that Member's circumstances change over the course of their membership and a different plan may be more attractive due to price or coverage. Members can change plans by providing notice in writing.

A plan downgrade does not require any medical declaration to be completed. A downgrade is one where an excess is added or the value of an excess is increased, or where the value of specific benefits is less.

A plan upgrade can only be carried out once we have received a medical declaration from you. Although we will be aware of medical conditions through claims made by you, there are often treatments or consultations which have taken place, or symptoms which have arisen, which we are unaware of.

The upgrade underwriting process works to ensure that you do not lose cover that you have already acquired whilst ensuring that UniMed manages additional risk exposure. To achieve that all current endorsements are continued on the policy and all conditions which had been acquired or developed since you and your family joined UniMed are restricted to being covered to the lower plan. You are no worse off and retain cover that you have "earned" whilst now having cover at the upgrade plan level for conditions which arise for the first time after the date of the upgrade.

Our Membership Services or Sales Teams can advise on whether a plan is an upgrade or downgrade from your current plan.

Please note that removing an excess or reducing an excess is classed by UniMed as being an upgrade in plan and the above rules will apply.

## Adding/Removing Members

All adults on the policy can cancel their own cover. Only the primary member can cancel cover for anyone other than themselves. Notifications are only provided to the primary member. Removing people from your policy must be done in writing.

All people added to your policy must complete an application form including a medical declaration. Babies who are added to a policy within 30 days of birth do not need to have a medical declaration completed on their behalf.

