



## Covid-19 FAQs

### General

#### ***Does the Government provide services and treatment for all COVID-19 related care?***

Yes. The COVID-19 pandemic is a public health issue in the main. Please refer to the Ministry of Health website [www.health.govt.nz](http://www.health.govt.nz) to find out if you are eligible for care under the New Zealand public health system and for the services that are covered.

#### **Does my UniMed policy cover me for COVID-19?**

UniMed's plans do not have any general exclusions for COVID-19. If a Member meets the eligibility requirements of their plan, they will be able to make a claim.

New Zealand's public healthcare system provides acute care for all New Zealanders and treatment of COVID-19 will be managed by the public healthcare system. UniMed's plans complement the public healthcare system. This means, there is no cover for acute care but, depending on their plan and the Member's particular medical situation, Members may have cover for conditions that develop as a result of COVID-19.

### Contact

***UniMed's Membership Services Team is here to help, and answer any questions.***

As our team is now working from home, there will be some reduced capacity via phone so our quickest point of contact will be by email or via our website.

For any questions, Members can contact us at;

- Membership Services team: [members@unimed.co.nz](mailto:members@unimed.co.nz)
- Claims Team: [claims@unimed.co.nz](mailto:claims@unimed.co.nz)
- Accounts Team: [accounts@unimed.co.nz](mailto:accounts@unimed.co.nz)

#### **Did you post something to us?**

NZ Post will at this stage continue to deliver our mail bags and after a 7 day quarantine of the contents we will be able to distribute to staff for the processing of members' claims payments, premium payments and other correspondence. Please rest assured that all mail is secure and will be processed as soon as possible.

Should you need to submit another claim, we would suggest you visit the website and follow the online claiming process. Claims lodged this way are not caught up in the quarantine delay and claims processing staff can access these claims easily. You can also contact the Claims Team at the email address above if you need to.

## Membership

### ***What if I've been financially affected by Covid-19?***

UniMed have put plans in place to assist members who have been made redundant or are suffering extreme financial hardship for other reasons. Please contact us at [members@unimed.co.nz](mailto:members@unimed.co.nz) or 0800 600 666 to discuss your situation with us.

## Claims

### ***Is screening/testing (e.g. blood tests) for COVID-19 covered under a UniMed policy?***

Although some UniMed health insurance policies include a benefit for laboratory tests, this benefit only covers laboratory tests performed for diagnostic purposes which are not funded by the Government. As tests for COVID-19 are government funded they are not covered under UniMed health insurance policies, but nor will you receive an account for the test.

### ***My surgery has been cancelled/postponed?***

Members will retain cover for eligible procedures while they hold a current policy with us. Surgeons and/or facilities are responsible for the rescheduling of your procedure. Please wait for advice from them as to when your procedure or treatment can be undertaken. At the time they provide you with a new date, please check if the estimated costings remain the same.

If the estimated costs remain the same, please contact us to confirm the new date and that costs have remained the same. It is likely you will be able to utilise the Prior Approval already in place.

If the estimated costs have altered, please contact us to confirm the new date and supply us with the new estimate of costings. We will re-assess your prior approval and provide advice then.

### ***Are GP or Specialist consultations via video (e.g. Skype) covered by my policy?***

If your policy covers you for GP and / or Specialist consultations and these are undertaken via video consultation (such as Skype or Facetime), UniMed will cover these as an exception until further notice and treat them as a standard consultation as per your policy benefit maximums

## Accounts

### ***I posted a cheque to UniMed?***

If you have posted a cheque for your premium, please email [accounts@unimed.co.nz](mailto:accounts@unimed.co.nz)

After the 7 day quarantine period for all incoming mail – and subject to Banks remaining open – your cheque will be presented by UniMed.