



Southern Cross
Health Society

Helping you look after your health

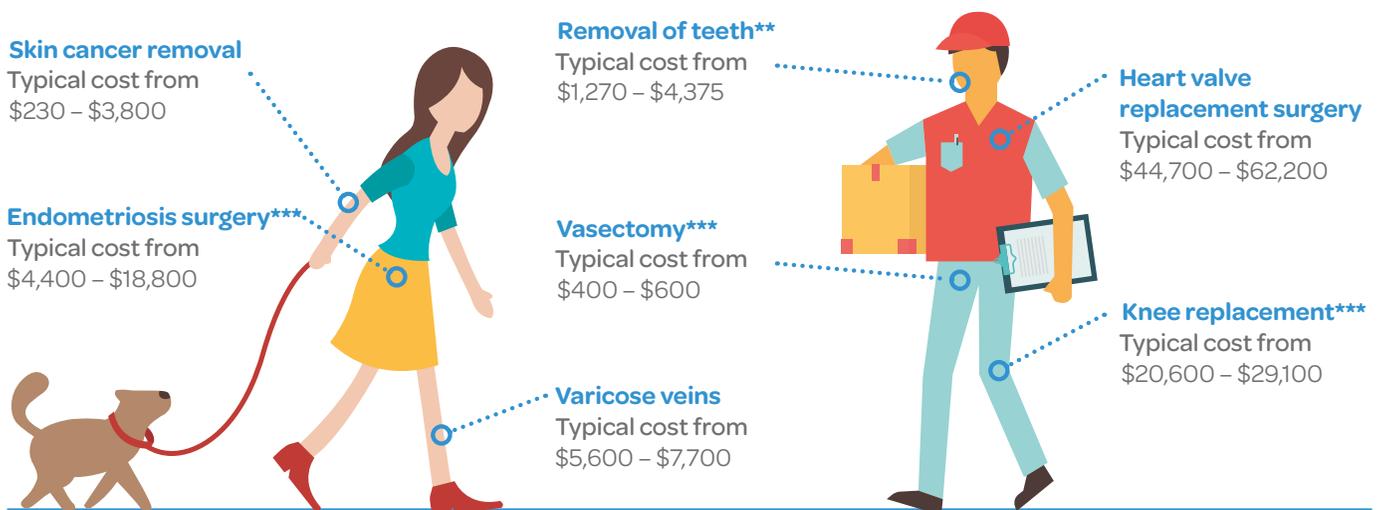
Choose a health insurance plan that works for you



+ Sweet, juicy watermelon is a thirst-quencher packed with antioxidants and vitamins that can help reduce inflammation related to conditions like asthma and diabetes.

How much does it cost?

Below are some common health concerns for New Zealanders and the procedures used to treat them.*



This graphic is designed to give you a general idea of some of the benefits offered across our various policies. Not all benefits are available on all policies. For full details of the benefits and maximums for each policy and any eligibility criteria, exclusions, limitations or other conditions that may apply please refer to the relevant policy document.

In some cases, the listed procedures have been described in general rather than clinical terms. Procedure costs will vary depending on the location, medical practitioners, complications, and the medical procedure and technology used.

*All costs are indicative and have been sourced from historic Southern Cross Health Society claims data, 2015 - 2016.

**Performed by an oral surgeon.

***Not covered under the Wellbeing Starter plan.



Pick your plan
– open here.

Get more with your Southern Cross membership

Discounts for families

You only pay for the first two children under 21 on your policy – any more are free.*

Hassle-free healthcare with Affiliated Providers

Affiliated Providers are doctors, specialists and facilities that provide healthcare services for members at agreed prices – this helps us manage claims costs to keep your future premiums more affordable.

Affiliated Providers also arrange prior approval for you and tell you what your contribution will be (if any). Best of all, you don't have to pay for treatment up front and claim later – it's all done for you!**

Special member discounts and offers

Get more from your membership with discounts from, Southern Cross Life Insurance, Southern Cross Pet Insurance and Southern Cross Travel Insurance. Plus get regular offers on everyday health products and services like dental and optometry.

Visit southerncross.co.nz/memberdiscounts for the latest offers.

Manage your policy online – anywhere, anytime

My Southern Cross is our secure, online service that makes having and using your health insurance easy. Make a claim, check benefit balances, apply for prior approval, view documents, manage payments, update your contact details and more. Plus download the My Southern Cross app for fast claiming on the go, for your virtual Member card, and more.

See mysoutherncross.co.nz or download the free app from the App Store for iOS or Google Play for Android.

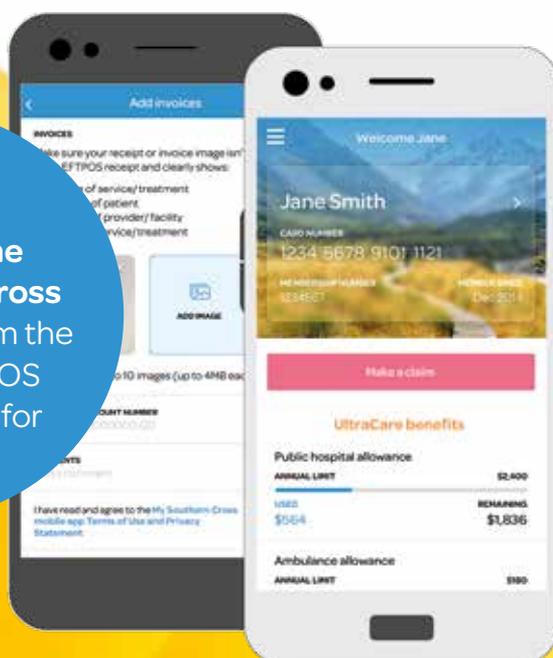
Faster, simpler claiming – online and with Easy-claim

Online claiming – you can claim online with My Southern Cross, track your claim's progress and get refunds faster (usually within 5 working days). Get started at mysoutherncross.co.nz.

Easy-claim – claim on-the-spot at participating healthcare practices with your Member card. See who offers Southern Cross Health Society Easy-claim at healthcarefinder.co.nz.



Download the My Southern Cross app for free from the App Store for iOS or Google Play for Android.



*Conditions apply. A child can only be insured as a dependant on his/her parent's policy.

**Not all services provided by Affiliated Providers are contracted services. For non-contracted services, members will need to pay for the service and claim in the normal way.

Why get health insurance?

What would happen if you or someone in your family got sick or needed an operation?

Having health insurance gives you the peace of mind that you can get the treatment you need, when you need it.

If you are diagnosed with a non-acute* medical condition, you could have a long, uncomfortable wait for treatment from the public health system. For private treatment you can expect to pay thousands of dollars for some common operations. Without health insurance, these can be hard to afford.

With health insurance you'll have:

- faster access to treatment by avoiding public hospital waiting lists
- less financial stress by reducing your costs of private treatment and time off work
- more choice of when you receive treatment for qualifying conditions.

And a quicker return to health so you can get on with enjoying life.

Why choose Southern Cross Health Society?

New Zealand's favourite

We look after the health insurance needs of over 800,000 members and pay more claims than any other health insurer in New Zealand.

Not for profit – for you

We're here to look after the health of our members – we have no shareholders or overseas owners.

More value for you

As a not-for-profit, we're here for the benefit of our members, not shareholders – that's why for every \$1 paid to us in premiums, we paid out an industry leading 86 cents in claims.**

Financially strong

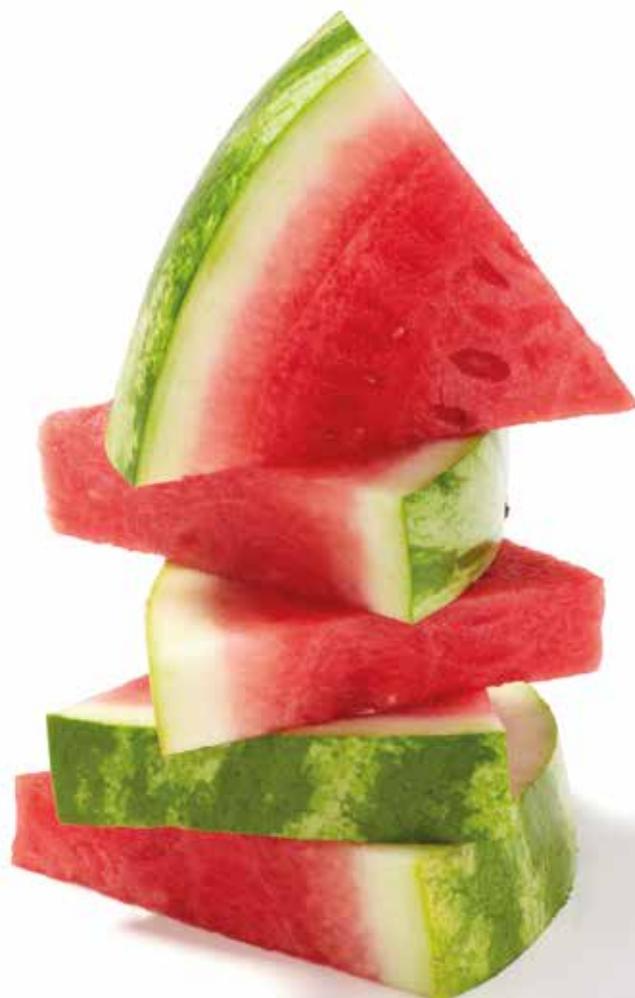
Southern Cross Medical Care Society (trading as Southern Cross Health Society) has an A+ (Strong) financial strength rating given by Standard & Poor's (Australia) Pty Limited.

The rating scale is:

AAA (Extremely Strong)	AA (Very Strong)	A (Strong)
BBB (Good)	BB (Marginal)	B (Weak)
CCC (Very Weak)	CC (Extremely Weak)	SD or D (Selective Default or Default)
R (Regulatory Action)	NR (Not Rated)	

Ratings from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

Full details of the rating scale are available at www.standardandpoors.com. Standard & Poor's is an approved rating agency under the Insurance (Prudential Supervision) Act 2010.



* Non-urgent.

** Based on Southern Cross claims data over the year ending 30 June 2016.

"Last year it was discovered that I had a large mass in my pelvic region. I had a mind numbing nine days culminating in a total abdominal hysterectomy. From the time I contacted your staff to obtain prior approval, your staff were a calming influence in that week. To know that I could have my surgery quickly and not have to worry about payment was certainly a load off my mind. The claims process was painless."

Janet in Auckland, Southern Cross member since 1999

Information you need to know

14-day free-look period

If you are joining Southern Cross for the first time and are not satisfied with the policy during the first 14 days after the policy start date, you can cancel the policy. We will provide a full refund of all premiums paid, provided you haven't made a claim under the policy during the 14-day period.

Eligible healthcare services

To be eligible the healthcare service must be:

- covered under or listed in the Coverage Tables and comply with any applicable terms and conditions (including any eligibility criteria we may specify from time to time)
- approved treatment
- performed in private practice by a health services provider with registration applicable to the healthcare service
- a healthcare service for which costs are actually incurred or to be incurred, and
- not otherwise excluded under the terms of your policy, including (but not limited to) the exclusions for pre-existing conditions and unapproved healthcare services.

Policy limits

All Southern Cross policies contain policy limits. These limits vary according to the policy you're on and are set at a level which reflects the premium charged for that policy. Southern Cross will pay reasonable charges for an eligible healthcare service up to the policy limit subject to the terms of the policy.

The policy limits may not always provide for a total refund of the costs of a healthcare service (or a particular percentage of costs). Some policy limits are fixed total dollar allowances which will be less than the actual costs of the healthcare service. Once the policy limit or allowance has been reached, you will be responsible for paying the balance of the charges yourself.

Exclusions

All Southern Cross policies contain general exclusions. There is no cover under any Southern Cross policies for costs incurred in relation to, or as a consequence of, any of the general exclusions.

These general exclusions include acute care, termination of pregnancy, cosmetic treatment or cosmetic surgery and restricted specialties under the Wellbeing Starter plan.

For a complete list of these exclusions please refer to the relevant policy document or talk to your Southern Cross consultant.

Accidents

As a general rule, Southern Cross doesn't provide cover for accident or treatment injury expenses. You must obtain ACC approval for payment when you require a healthcare service related to an accident or treatment injury. Where ACC does not cover the full cost, there may be some cover under your policy. Please refer to the relevant policy document.

Acute care

Acute care is care provided in response to a sign, symptom, condition or disease that requires immediate treatment or monitoring. Southern Cross does not reimburse charges for acute care. You should go directly to your nearest accident and emergency unit of a public hospital if you need acute care.

Pre-existing conditions

Health insurance is primarily meant to provide cover for the treatment of health conditions, signs or symptoms that arise after the policy has been taken out. As such pre-existing conditions are excluded under Southern Cross policies.

Pre-existing conditions are health conditions, signs, symptoms or events occurring or existing:

- before the start date of your policy, or
- before the date of upgrading your policy which you were aware of, or ought reasonably to have been aware of.

If we have asked you to complete a full medical declaration you must disclose all pre-existing conditions in that form.

Work scheme – pre-existing condition concession

If you are joining Southern Cross via a work scheme you may be eligible for cover for qualifying pre-existing health conditions. Please note the following:

- the general exclusions in the policy document will still apply
- if you choose not to add immediate family members at the first opportunity, they will not be eligible for this concession later. If you upgrade your plan at some future date, cover for your pre-existing conditions will be limited to the level of the lower plan
- if you leave the work scheme you may not retain cover for your qualifying pre-existing conditions or conditions developed during your membership. Please be sure to read any 'policy amendments' pages included in your welcome pack.

Policy anniversary date

The policy anniversary date is the date that your policy renews each year and will be stated on your membership certificate.

If your health insurance is through a work scheme or association scheme, your policy will renew each year on the anniversary date of your scheme. This could mean your first anniversary date may take place less than 12 months after your policy start date. After this first anniversary it will fall every 12 months, unless changes are made to the scheme or you leave the scheme.

Your renewal month is: _____

Claims year

Your claims year is the same for all members on the policy. It is based on the date when the policyholder started the current policy (as specified on the current membership certificate). Claims fall into this period based on the date of treatment, not the date of claim or receipt.

Prior approval

You must contact Southern Cross for prior approval if:

- the cost of your healthcare service is likely to be over \$1,000, or
- the healthcare service involves any hospitalisation including day stay or in-patient surgery, regardless of the cost unless you are using an Affiliated Provider for an eligible procedure (in which case the Affiliated Provider will apply for prior approval on your behalf).

Prior approval will confirm whether the healthcare service is eligible for cover and advise you of the policy limits that apply. You will be advised if any shortfall applies and it can simplify the claim process.

Affiliated Providers

One of the ways we try to manage healthcare costs and premium increases for members is through our Affiliated Provider programme. Affiliated Providers are doctors, specialists and facilities that provide healthcare services for members at agreed prices.

Using an Affiliated Provider is easier for Southern Cross members, because:

- the Affiliated Provider will organise prior approval on your behalf
- you don't have to pay for the service and then wait to be reimbursed, as we pay the provider directly (any contribution you are responsible for will need to be paid directly to the Affiliated Provider)
- you don't need to send in a claim form – the Affiliated Provider will manage the claims process directly with Southern Cross.

Some healthcare services covered under our health insurance plans (except HealthEssentials and UltraCare) are only covered if you see an Affiliated Provider. These are called Affiliated Provider only.

This is a general overview only. Other terms and conditions (including limitations and exclusions) apply. This information should be read in conjunction with the policy document. The policy documents, including the List of Prostheses and Specialised Equipment, can be found at southerncross.co.nz. From time to time Southern Cross may change or update which healthcare services are eligible, the scope of cover, terms and conditions for your policy and premiums. We will notify you of any changes.

Things to consider when choosing your health insurance plan

Choose your level of cover

- Do you want cover for cancer care, and just some surgery and related costs?
- Do you want cover for major medical expenses, such as surgery and related costs?
- Do you want more comprehensive cover for surgery, specialist visits, diagnostic tests, imaging and day-to-day healthcare (eg GP visits and prescriptions)?

Choose a plan that fits your needs and budget

Some plans offer the ability to increase your cover, by choosing options that best suits your needs and budget. Options include Cancer Assist that provides you with a one-off payment if you're diagnosed with a qualifying cancer and modules that provide cover towards day-to-day, vision and dental costs. Generally, the larger the range of benefits and level of reimbursement in a plan, the more it will cost.

You can trim costs by:

- choosing an 'excess' option, which means you'll pay a fixed amount per claim or per claims year
- checking if your employer has a Southern Cross work scheme.

How to join



Call us on **0800 100 777** or talk to your adviser to discuss the best option for you



Find an adviser at southerncross.co.nz/findanadviser



Join online at southerncross.co.nz/apply-now

Call **0800 GET COVER** (0800 438 268) to speak to your Southern Cross consultant if your employer has a work scheme. Or you can discuss your options when they visit your organisation.

What works best for you?

HealthEssentials

A day-to-day health cover plan designed to help you actively take care of your health and keep costs down.

The plan provides cover for 75% of costs up to the policy limits for:

- GP consultations
- vision and dental
- physiotherapist
- chiropractor
- osteopath
- registered massage therapist
- acupuncturist
- dietitian/nutritionist

NO OPTIONS TO ADD

Wellbeing Starter

An entry-level plan designed to cover those big concerns like cancer and cardiac surgery. This plan does not cover healthcare services for gynaecology, urology and orthopaedics (restricted specialties) unless directly required for the treatment of cancer.

The plan includes cover for:

- cancer care
- some surgical treatment¹
- consultations³
- diagnostic imaging³ and tests³
- recovery³ and support
- non-surgical treatment
- some GP and physiotherapy.

Plus third and subsequent children under 21 are free (terms and conditions apply).

OPTIONAL TO ADD

- + **Cancer Assist²**
See table to right.
- + **Critical Illness²**
See table to right.

Wellbeing One

A broad surgical treatment and healthcare plan for peace of mind. Consultations, diagnostic imaging, tests and recovery are covered within 6 months of a related eligible surgical treatment or cancer care.

The plan includes cover for:

- cancer care
- unlimited surgical treatment¹
- consultations³
- diagnostic imaging³ and tests³
- recovery³ and support
- non-surgical treatment
- overseas treatment allowance.

Plus third and subsequent children under 21 are free (terms and conditions apply).

⌘ **Excesses**
\$500, \$1,000, \$2,000 or \$4,000

OPTIONAL TO ADD

- + **Cancer Assist²**
See table to right.
- + **Critical Illness²**
See table to right.
- + **Keeping Well Module**
Cover for flu vaccinations, prescriptions, GP visits, and hearing, vision and dental consultations.
- + **Body Care Module**
Cover for preventative, allied and natural healthcare including dietitian/nutritionist, podiatrist, acupuncturist, osteopath, chiropractor and naturopath consultations.

Wellbeing Two

A comprehensive surgical and healthcare plan to take care of you and your family, with the advantage of consultations, diagnostic imaging and tests at any time.

The plan includes cover for:

- cancer care
- unlimited surgical treatment¹
- consultations
- diagnostic imaging and tests
- recovery³ and support
- non-surgical treatment
- overseas treatment allowance
- obstetrics allowance (after 12 months).

Plus third and subsequent children under 21 are free (terms and conditions apply).

⌘ **Excesses**
\$500, \$1,000, \$2,000 or \$4,000

OPTIONAL TO ADD

- + **Cancer Assist²**
See table to right.
- + **Critical Illness²**
See table to right.
- + **Keeping Well Module⁴**
See table to left.
- + **Body Care Module**
See table to left.
- + **Day-to-day Module⁴**
Day-to-day cover including GP and Nurse visits, prescriptions, annual health check, flu vaccination, and physiotherapy.
- + **Vision and Dental Module⁴**
Cover for vision and dental care including glasses/lenses, optometrist, dental consultations and treatment and audiologist.

UltraCare

A premium surgical and healthcare plan for those who want the highest level of cover. Qualifying pre-existing conditions will be covered after 3 years.

The plan includes cover for:

- cancer care
- unlimited surgical treatment
- consultations
- diagnostic imaging and tests
- recovery and support
- non-surgical treatment
- overseas treatment allowance
- obstetrics allowance (after 12 months)
- day-to-day healthcare
- qualifying pre-existing conditions (covered after 3 years).

Plus third and subsequent children under 21 are free (terms and conditions apply).

OPTIONAL TO ADD

- + **Cancer Assist²**
See table to right.
- + **Critical Illness²**
See table to right.
- + **Vision and Dental (add UltraCare 400)**
Optional cover for dental treatment, vision including glasses/lenses and an annual health check.

Cancer Assist²

Compliments your health insurance plan to provide you with a one-off payment if you're diagnosed with a qualifying cancer. Use it for whatever you need, like additional non-Pharmac approved drugs, mortgage payments, travel or simply taking care of life and family.

Your one-off payment options are:

- \$20,000
- \$50,000
- \$100,000
- \$200,000
- or \$300,000

Critical Illness²

Compliments your health insurance plan to provide you with a one-off payment if you are diagnosed with a qualifying critical illness. Qualifying events include cancer, cardiac, organ failure requiring major organ transplant, stroke, functional loss due to paralysis and loss of independent living.

Your one-off payment options are:

- \$20,000
- \$50,000
- or \$100,000

¹Prosthesis maximums apply.

²You can only have cover under one Cancer Assist policy or one Critical Illness policy at the same time. Cancer Assist and Critical Illness can only be acquired/held if you have a Southern Cross health insurance policy (excludes HealthEssentials).

³Must be performed within 6 months of related eligible surgical treatment or cancer care to be covered.

⁴The Keeping Well Module cannot be held with Day-to-day and/or Vision and Dental modules.

Visit our website

southerncross.co.nz/society

Call us on **0800 100 777** or talk to
your adviser to discuss the best
option for you.

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