

[southerncross.co.nz/society](https://southerncross.co.nz/society)

More New Zealanders are with us,  
because we're with them.



Southern Cross  
Health Insurance

With you





# Choose a plan that fits your needs and budget

## First, think about the type and level of cover you need:

Are you just looking for day-to-day cover to help you look after your health and wellbeing?

Talk to us about whether **HealthEssentials** may suit you.

Would you prefer a shared cover plan to pay some healthcare costs yourself?

Talk to us about whether **KiwiCare** or **RegularCare** may suit you.

Is cover for major medical expenses important to you, such as surgery and cancer cover?

Talk to us about whether **WellbeingOne** may suit you.

Is having access to specialists for consultations and tests important, as well as cover for surgery?

Talk to us about whether **WellbeingTwo** may suit you.

Do you want a premium surgical and healthcare plan with the highest level of cover?

Talk to us about whether **UltraCare** may suit you.

### DAY-TO-DAY COVER

A day-to-day health cover plan only to help you actively manage your health and keep costs down

#### HealthEssentials

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

Primary care

- GP and nurse consultations
- annual health checks
- prescriptions

Dental care

- dental consultations and treatment

Eye care

- optometrist consultations
- prescription glasses and prescription contact lenses

Ear care

- audiologist consultations
- hearing tests

Self care

- acupuncturist
- chiropractor
- dietitian or nutritionist
- osteopath
- physiotherapist
- registered massage therapist
- rongoā Māori practitioner.

### SHARED COVER PLANS

We have two shared cover plans (where you and Southern Cross each pay some of the costs of the healthcare you receive)

#### KiwiCare

This plan provides cover for 80% of costs up to the policy limits for:

- cancer care
- surgical treatment
- specialist consultations
- diagnostic imaging and tests
- recovery and support.

#### RegularCare

This plan provides cover for 80% of costs up to the policy limits for:

- cancer care
- surgical treatment
- specialist consultations
- diagnostic imaging and tests
- recovery and support
- day-to-day treatment.

#### EXCESS OPTION

Available on KiwiCare and RegularCare. \$500

#### ADD-ON COVER OPTIONS

- CancerCoverPlus
- Cancer Assist
- Critical Illness



This brochure provides an indication only as to some of the benefits offered under the policies listed. For full details of the benefits and maximums for each policy and any exclusions, limitations or other conditions that may apply, please refer to the relevant policy document at [southerncross.co.nz/plans](https://southerncross.co.nz/plans)

FULL SURGICAL PLANS

A broad surgical treatment plan for peace of mind

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

A comprehensive healthcare plan for those who want the highest level of cover

WellbeingOne

The plan includes cover up to the policy limits for:

- cancer care
- unlimited surgical treatment
- specialist consultations
- diagnostic imaging and tests
- recovery and support.

Specialist consultations, diagnostic imaging, tests and recovery are covered within 6 months of a related eligible surgical treatment, chemotherapy or radiotherapy.

EXCESS OPTIONS

\$500, \$1,000, \$2,000 or \$4,000

ADD-ON COVER OPTIONS

- CancerCoverPlus
- Cancer Assist
- Critical Illness
- Keeping Well Module
- Body Care Module
- Day-to-day Module
- Vision and Dental Module

WellbeingTwo

The plan includes cover up to the policy limits for:

- cancer care
- unlimited surgical treatment
- specialist consultations
- diagnostic imaging and tests
- recovery and support
- obstetrics allowance (after 1 year).

EXCESS OPTIONS

\$500, \$1,000, \$2,000 or \$4,000

ADD-ON COVER OPTIONS

- CancerCoverPlus
- Cancer Assist
- Critical Illness
- Keeping Well Module
- Body Care Module
- Day-to-day Module
- Vision and Dental Module

UltraCare

The plan includes cover up to the policy limits for:

- cancer care
- unlimited surgical treatment
- specialist consultations
- diagnostic imaging and tests
- recovery and support
- obstetrics allowance (after 1 year)
- day-to-day healthcare
- annual health check and flu vaccination
- qualifying pre-existing conditions (covered after 3 years of continuous cover, except under Cancer Cover Plus).

ADD-ON COVER OPTIONS/UPGRADES

- CancerCoverPlus
- Cancer Assist
- Critical Illness
- Vision and Dental (upgrade to UltraCare 400)





## BOOST YOUR COVER

**Add-on cover options for WellbeingOne and Two**  
Be proactive about your health and wellbeing with these add-ons

**Keeping Well Module**  
Cover for GP, nurse, clinical psychologist and optometrist consultations, a flu vaccination, prescriptions, audiologist consultations and hearing tests, dental consultations and treatment.

**Vision and Dental Module**  
Cover for prescription glasses, prescription sunglasses and prescription contact lenses, optometrist and orthoptist consultations, dental consultations and treatment and audiologist consultations and tests.

**Day-to-day Module**  
Cover for GP, nurse and physiotherapist consultations, prescriptions, an annual health check and a flu vaccination.

**Body Care Module**  
Cover for dietitian, nutritionist, podiatrist, acupuncturist, osteopath, chiropractor, naturopath, homeopath and registered massage therapist consultations.

**Extra cancer cover**  
Optional chemotherapy for cancer upgrade options for KiwiCare, RegularCare, Wellbeing One and Two and UltraCare plans

**CancerCoverPlus**  
You can upgrade the base chemotherapy for cancer benefit available under your plan to one of the CancerCoverPlus options below.

CancerCoverPlus upgrades are fully underwritten regardless of any pre-existing condition concession.

Cancer CoverPlus cannot be purchased if you or any dependant on the policy is over 60 years old.

Work scheme subsidy and discounts does not apply to CancerCoverPlus.

**Chemotherapy 100**  
Provides cover up to \$100,000 per claims year for both Pharmac approved and non-Pharmac approved, Medsafe indicated drugs.




**Chemotherapy 300**  
Provides cover up to \$300,000 per claims year for both Pharmac approved and non-Pharmac approved, Medsafe indicated drugs.

**Extra cancer or trauma cover**  
A lump sum payment when you need it most.

**Cancer Assist**  
An affordable add-on to your health insurance that provides a one-off payment if you're diagnosed with a qualifying cancer. Use the payment to spend on what's important to you.

**Critical Illness**  
Provides extra financial support, over and above your health insurance, in the event of a critical illness such as a heart attack, stroke or qualifying cancer.

# Get health insurance before you need it

-  **Call 0800 100 777** to discuss the best options for you
-  **Speak with an independent adviser** – [visit southerncross.co.nz/findanadviser](https://southerncross.co.nz/findanadviser)
-  **Join online** at [southerncross.co.nz/apply-now](https://southerncross.co.nz/apply-now)

## IMPORTANT INFORMATION

### 14-day period

If you 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:

- a) 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)
- b) approved treatment
- c) performed in private practice by a health services provider with registration applicable to the healthcare service
- d) a healthcare service for which costs are actually incurred or to be incurred, and
- e) 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.

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 (other than for Cancer Cover Plus).

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 should contact Southern Cross for prior approval unless you are using an Affiliated Provider. You should do this at least 5 days prior to the healthcare service being provided.

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.



# The value of 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<sup>†</sup> 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.

## The real cost of healthcare in New Zealand

Typical costs of some common procedures<sup>1</sup>

**Skin cancer removal**  
Typical cost from:  
\$300 - \$2,300

**Breast cancer surgery**  
Typical cost from:  
\$8,100 - \$24,900

**Endometriosis surgery**  
Typical cost from:  
\$9,900 - \$24,900

**Varicose veins**  
Typical cost from:  
\$5,100 - \$8,600

**Heart valve replacement surgery**  
Typical cost from:  
\$69,100 - \$87,100

**Hip replacement**  
Typical cost from:  
\$25,100 - \$30,800

**Knee replacement**  
Typical cost from:  
\$26,300 - \$32,000

**Tonsil removal**  
Typical cost from:  
\$4,800 - \$7,300

**Squint correction**  
Typical cost from:  
\$5,200 - \$9,100

**Grommet surgery**  
Typical cost from:  
\$2,300 - \$3,000

**Prostate cancer surgery**  
Typical cost from:  
\$23,000 - \$28,800

**Colonoscopy**  
(with or without associated procedure)  
Typical cost from:  
\$2,100 - \$3,600

<sup>†</sup>Non-urgent. <sup>1</sup>All costs indicative and sourced from 2022/23 claims data. This graphic is designed to show costs of some of the procedures covered. 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.

# Southern Cross members are well looked after

Since we're not-for-profit, we put our members first and provide more value than any other New Zealand health insurer.

Over the last year for every dollar paid in premiums, we returned over 88c in claims<sup>1</sup>

We're New Zealand owned and not-for-profit

We pay the most claims

We pay over 72% of the value of all health insurance claims paid in New Zealand<sup>2</sup>



Member discounts and offers

Save on everyday health and wellbeing services like eye tests, hearing tests, dental treatments and gym memberships.

Members also get discounts on Southern Cross Travel Insurance, Pet Insurance, and Life Insurance.

bloom

hearing specialists

PitaPit

OPSM

LIFE.FOCUSED.

LES MILLS

Lumino The Dentists

ecostore

+ safer for you

Specsavers

Free child discount

Only pay for the first two children under 21 on your policy – the rest are free<sup>3</sup>

Child rates apply until age 21

We're most trusted

Winners of the Reader's Digest Most Trusted Brands – Health Insurance award

Easy for you

**Manage your policy your way.** Use My Southern Cross online or get the app.

**Quick claiming.** Use the app to claim from your phone.

**Claim on-the-spot.** With Easy-Claim use your Member card to claim for eligible healthcare services at the time of purchase.

**Hassle-free claiming.** Affiliated Providers arrange prior approval for you and let you know what your contribution will be (if any).



<sup>1</sup>For the year ended 30 June 2023. <sup>2</sup>Southern Cross Medical Care Society Annual Report 2023. <sup>3</sup>Not applicable to Health Essentials or Cancer Cover Plus.





**We're with you when you need us most**

Our connection with our members is important, because we're here to help you stay healthy and well. It's about providing you with the strength and comfort that comes from knowing someone is there for you.

Follow us on  
social media



#WithKiwis

Southern Cross Health Society

# Get health insurance before you need it

**Call 0800 100 777** to discuss the best options for you

**Join online** at [southerncross.co.nz/apply-now](https://southerncross.co.nz/apply-now)

**Speak with one of our distributor's advisers**  
visit [southerncross.co.nz/findanadviser](https://southerncross.co.nz/findanadviser)

**Financially strong for reliability**

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](https://www.standardandpoors.com). Standard & Poor's is an approved rating agency under the Insurance (Prudential Supervision) Act 2010.

Southern Cross Medical Care Society (Southern Cross) (trading as Southern Cross Health Society) is a licensed insurer and a licensed financial advice provider.

For financial advice on Southern Cross products call **0800 100 777**, or if your employer has a work scheme call **0800 438 268**.

For more information and a copy of our public disclosure statement please visit [southerncross.co.nz/disclosure-statement](https://southerncross.co.nz/disclosure-statement)

With you