

Your cover for General Practitioner services

Southern Cross Health Society offers a range of benefits across its plans which cover General Practitioner (GP) healthcare services. GP healthcare services are services provided by a GP, Practice Nurse or Nurse Practitioner working in a general practice.

Please [check your policy document](#) to see which benefits (in **bold**) below you are entitled to and the maximum amount payable.

Skin lesion services (under local anaesthetic or no anaesthetic)

Cover for services performed by a GP under this benefit includes:

- Excision of skin lesions
- Electrosurgery of skin lesions
- Cryosurgery of skin lesions
- Biopsy of skin lesions
- Radiosurgery of skin lesions
- Consultations related to skin lesions

There is no cover for skin checks or mole mapping.

Cryosurgery of skin lesions with a Practice Nurse or Nurse Practitioner working from a GP clinic will be covered under the Skin lesion services under local anaesthetic or no anaesthetic benefit.

GP minor surgery

Cover for services performed by a GP under this benefit includes:

- Catheterisation
- Cauterisation of nosebleeds/epistaxis
- Cortisone injections
- Cyst aspiration
- Draining of abscess or boil
- Frenectomy
- IUD insertion
- Removal/resection ingrown toenail
- Ring pessary insertion/removal/fitting
- Steroid injections

Excludes consultations and skin lesion services.

Allergy services

Cover for services performed by or under the care of a GP under this benefit includes:

- Allergy testing (for example challenge tests and patch tests)
- Desensitisation

The GP must be contracted as an Affiliated Provider or have an Easy-Claim agreement with us to be able to provide services under this benefit.

Excludes consultations and the cost of non-Pharmac approved drugs.

GP consultations

Cover for services performed by a GP under this benefit includes:

- In-clinic, home, phone or video consultations, including CareHQ consultations
- Acupuncture
- Chelation therapy (including covered drugs)
- Diagnostic tests (when there is no specialist referral required)
- Hearing tests
- INR monitoring / Warfarin therapy
- Phlebotomy / venesection (taking blood samples)
- Prescriptions / scripts
- Referral letters
- Smear tests / Thin Prep
- Smoking cessation consultations
- Strapping / tape / Tubigrip / splints / dressings used during the consultation
- Verification of Death (visit to the deceased members residence to confirm they have died)

A Practice Nurse or Nurse Practitioner working from a GP clinic (including ear clinic nurses on a GP account) will be covered under the GP consultations benefit.

Annual health check

Cover for an annual health check performed by a GP.

There is no cover for examinations required for a third party such as physical examinations for life insurance, travel insurance and driver licence.

Flu vaccination

Cover for a flu vaccination administered by a GP or Practice Nurse.

Sterilisation

Cover for a vasectomy performed by a GP.

Palliative care and treatment

Cover for services performed by a GP, Practice Nurse, or Nurse Practitioner under this benefit includes:

- In-clinic, home, phone or video consultations, including CareHQ consultations
- Prescriptions / scripts
- Nutritional support prescribed by a GP or Nurse

If you have any questions or would like more information, contact us at
southerncross.co.nz/contact