

Eligibility criteria for primary breast reconstruction

Southern Cross will only reimburse the cost of a primary breast reconstruction under a member's policy when the following criteria are met for that member.

1. The member has had an eligible mastectomy.
2. Reconstruction must be completed within two years from the time of the primary breast reconstruction. The two-year time frame begins with the placement of the first permanent implant. If the reconstruction does not involve a permanent implant then the two-year period starts from the time of therapeutic mammoplasty, flap surgery or the first fat grafting procedure.

Notes:

- Fat grafting and liposuction can be used as part of the primary breast reconstruction within the two-year limit.
- Nipple reconstruction including tattooing can be done as part of the primary breast reconstruction but can be done outside of the two-year time limit.

Please also ensure you are familiar with all **policy exclusions**, including:

- Acute care
- Congenital conditions
- Cosmetic treatment/procedures
- Health screening
- Treatment of any condition not detrimental to health
- Unapproved healthcare services.

Refer to the relevant policy document for specific conditions and exceptions that apply to these exclusions.