

Your vision cover

Southern Cross Health Insurance offers a number of plans which contain vision related benefits. Your policy document will state whether or not these benefits apply, and the maximum amount payable per person on your policy. Not all vision related consultations, treatments and prescription products are covered by vision benefits. If you are unsure, please contact us to confirm your eligibility and cover for specific treatments or products.

Please Note: This list is not comprehensive and will be subject to change as new products and services become available. We recommend that you read this information in conjunction with your policy document. The total cost of service must not be split into multiple claims across different dates.

The following prescription glasses, prescription sunglasses, prescription contact lenses and related costs are covered when prescribed by a registered Ophthalmologist, Optometrist or Optician:

- Prescription glasses
- Prescription sunglasses
- Prescription contact lenses
- Prescription tinted/coloured lenses (e.g. for Irlen Syndrome)
- Prescription safety glasses
- Clip-ons (when attached to prescription glasses)
- Fitting of prescription lenses into frames
- Repair of prescription glasses (including replacement for loss or breakage and nose pads)
- Frames purchased at retail stores if they are fitted with prescription lenses (receipts for both are required for cover)
- Dispensing fees
- Glasses and lenses purchased overseas as long as they are prescribed
- Lens or lens coatings such as anti-fatigue or blue-light as long as the lenses are prescribed.

The following consultations and treatments are covered when performed by an Optometrist registered with the New Zealand Optometrists and Dispensing Opticians Board:

- Consultations, tonometry and visual fields tests
- Fitting of prescription contact lenses/contact lens check
- Digital retinal scans (e.g NZ Ultra Wide DRS)
- OCT (Optical Coherence Tomography).

The following are excluded under Southern Cross Health Insurance vision benefits:

- Glasses or contact lenses that are not prescribed
- Ready-made reading or hobby glasses when purchased from a pharmacy, supermarket, bookstore etc
- Fitovers
- Intense pulsed light (IPL treatment for dry eye)
- Accessories for glasses and contact lenses e.g. screwdrivers, contact lens solution, eye-drops, and glass cleaners
- Irlen lenses not purchased from an optometrist
- Printing, administration, shipping, handling or delivery fees
- Premiums for eyewear protection or eye vision plans
- Overseas optometrist consultations
- Blue light lenses on non-prescription glasses or when billed on their own are not covered
- Any consultation or examination required for a third party, such as examinations for life insurance, travel insurance or driver's licence.

If you have any queries, please contact us at southerncross.co.nz/contact

This sheet should be read in conjunction with your policy document. The information provided is correct at the time of printing but is subject to change.