

Plan comparison

Compare the benefits of our policies



This plan comparison provides a general idea of 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

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We will pay for 100 percent of expenses (unless otherwise stated) for eligible healthcare services, up to the policy limits. Silvic Care covers 80% of the amount charged up to the policy limits. Silvic Care covers 80% of the amount charged up to the policy limits. Silvic Care covers 80% of the amount charged up to the policy limits. Silvic Care covers 80% of the amount charged up to the policy limits. Silvic Care covers 80% of the amount charged up to the policy limits. Silvic Care covers 80% of the amount charged up to the policy it restrement, specialist consultations, diagnostic imaging and treatment produced approved, Medical of care apply a \$500 excess. Silvic Care Care Care Care Care Care Care Care	willimits for cancer care, surgical tests. RegularCare provides the wards day-to-day treatment. Surgic care, so for monthe additime. Image: SequilarCare provides the sequilar care, so for monthe additime. Image: SequilarCare provides the sequilar care, so for monthe additime. Image: SequilarCare provides the sequilar care, so for monthe additime. Image: SequilarCare provides the sequilar care, so for monthe additime. Image: SequilarCare provides the sequilar care, so for monthe additime. Image: SequilarCare provides the sequilar care, so for monthe additime. Image: SequilarCare provides the sequilar care, so for monthe additime. Image: SequilarCare provides the sequilar care, so for monthe additime. Image: SequilarCare provides the sequilar care, so for monthe additime. Image: SequilarCare provides the sequilar care, so for monthe additime. Image: SequilarCare provides the sequilar care, so for monthe additime. Image: Sequilar care provides the sequilar care, so for monthe additime. Image: Sequilar care provides the sequilar care, so for monthe additime. Image: Sequilar care provides the sequilar care, so for monthe additime. Image: Sequilar care provides the sequilar care, so for monthe additime. Image: Sequilar care provides the sequilar care, so for monthe additime. Image: Sequilar care provides the se	Vellbeing One and Wellbeing Two urgical plans that cover the actual costs of qualifying surgeries. Wellbeing One covers cancer rue, surgical treatment, diagnostic imaging and tests and specialist consultations within months of related eligible surgery, chemotherapy or radiotherapy. Wellbeing Two gives a advantage of cover for specialist consultations, diagnostic testing and imaging at any me. To reduce your premiums you can apply a \$500, \$1,000, \$2,000 or \$4,000 excess. 60,000 per claims year² (includes \$10,000 per claims year for non-Pharmac oproved, Medsafe indicated chemotherapy drugs) PTIONAL: Upgrade your chemotherapy for cancer cover to Chemotherapy 100 or Chemotherapy 300, see the back page for details. nlimited² ptional cover available, see the back page for details. nlimited¹3 efunded under surgical procedures² 6,000 per claims year ^{6,9} 1,000 per claims year ^{6,9} 1,000 per claims year occurred within 6 months of related eligible urgery, chemotherapy or radiotherapy. 6,000 per claims year². 7,000 per claims year². 1,000 per claims year². 1,000 per claims year². 1,000 per claims year². 1,000 per claims year². 2,000 per claims year².	UltraCare and UltraCare 400 UltraCare Base provides cover for cancer care, surgical treatment, diagnostic imaging, tests, specialist consultations and day-to-day treatment. UltraCare 400 offers the same cover as the UltraCare Base plan, as well as prescription glasses/contact lenses and dental. Qualifying pre-existing conditions will be covered after 3 years (except under Cancer Cover Plus). \$60,000 per claims year (includes \$10,000 per claims year for non-Pharmac approved, Medsafe indicated chemotherapy drugs). OPTIONAL: Upgrade your chemotherapy for cancer cover to Chemotherapy 100 or Chemotherapy 300, see the back page for details. Unlimited Optional cover available, see the back page for details. Unlimited Refunded under surgical procedures \$10,000 per claims year \$10,000 per claims year \$5,000 per claims year \$5,000 per claims year \$5,000 per claims year \$100,000 per claims year \$70 per claims year \$10,000 per claims year \$10,000 per claims year \$70 per claims year
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Ambulance allowance \$144 per claims year Travel and accommodation allowance \$400 per claims year Parent accommodation allowance \$400 per claims year ⁶ Palliative care and treatment allowance No cover Accident and treatment injury top-up For accident or treatment injury related to healthca not provided full cover, Southern Cross will provide benefit and associated annual limits and terms and	\$350	350 per claims year ^{6,7}	\$400 per claims year ⁶
Travel and accommodation allowance \$400 per claims year Parent accommodation allowance \$400 per claims year ⁶ Palliative care and treatment allowance No cover Accident and treatment injury top-up For accident or treatment injury related to healthca not provided full cover, Southern Cross will provide benefit and associated annual limits and terms and	\$300	300 per claims year ^{6,7}	\$300 per claims year ^{6,7}
Parent accommodation allowance \$400 per claims year ⁶ Palliative care and treatment allowance No cover Accident and treatment injury top-up For accident or treatment injury related to healthca not provided full cover, Southern Cross will provide benefit and associated annual limits and terms and	\$180	180 per claims year	\$180 per claims year
Palliative care and treatment allowance Accident and treatment injury top-up For accident or treatment injury related to healthca not provided full cover, Southern Cross will provide benefit and associated annual limits and terms and	\$500	500 per claims year	\$500 per claims year
Accident and treatment injury top-up For accident or treatment injury related to healthca not provided full cover, Southern Cross will provide benefit and associated annual limits and terms and	\$500	500 per operation ⁶	Refunded under surgical procedures
not provided full cover, Southern Cross will provide benefit and associated annual limits and terms and	\$2,40	2,400 per claims year ⁴	\$2,400 per claims year ⁴
OBSTETRICS	cover under the applicable not p	or accident or treatment injury related to healthcare services where ACC have of provided full cover, Southern Cross will provide cover under the applicable enefit and associated annual limits and terms and conditions apply.	For accident or treatment injury related to healthcare services where ACC have not provided full cover, Southern Cross will provide cover under the applicable benefit, associated annual limits and terms and conditions apply.
Obstetrics allowance No cover	Welli	/ellbeing One: No cover Wellbeing Two: \$750 per claims year⁵	\$1,000 per claims year ⁵
NON-SURGICAL TREATMENT			
IV infusion (non-cancer) \$600 per claims year	\$750	750 per claims year	\$1,000 per claims year
Psychiatric hospitalisation \$2,250 per claims year ⁶	\$3,50	3,500 per claims year ⁶	\$3,500 per claims year ⁶
Allergy services \$600 per claims year ¹¹	\$750	750 per claims year ¹¹	\$1,000 per claims year
SURGICAL ALLOWANCES			
Gastric banding/bypass allowance \$5,000 per lifetime ^{1,4}	\$7,50	7,500 per lifetime ^{1,4}	\$7,500 per lifetime ⁴
Bilateral breast reduction allowance \$3,200 per lifetime ^{1,4}	\$5,00	5,000 per lifetime ^{1,4}	\$5,000 per lifetime ⁴
Post mastectomy allowance to achieve breast symmetry \$6,500 per lifetime ¹		5,500 per lifetime ¹	\$6,500 per lifetime
Prophylactic treatment allowance \$30,000 per lifetime ^{1,4,10}		40,000 per lifetime ^{1,4,10}	\$50,000 per lifetime ^{4,10}
Overseas treatment allowance \$5,000 per claims year		30,000 per claims year	\$30,000 per claims year
DAY-TO-DAY SUMMARY On top of the benefits listed above, Regular Care als treatment, see the back page under 'Day-to-day cofull details.	a offere come day to day	ptional modules available to add day-to-day benefits, see the back page under /ellbeing One and Two modules' for full details.	UltraCare has a wide range of day-to-day cover, to include prescription glasses/contact lenses and dental treatment consider UltraCare400. See the back page under 'Day-to-day cover included in plans' for full details.

^{*}Must be performed within 6 months of related eligible surgical treatment or chemotherapy or radiotherapy to be covered. ¹Some healthcare services covered under this benefit must be performed by an Affiliated Provider. ²Prothesis maximums apply. ¹Available after 3 years continuous cover. ⁵Savailable after 1 year continuous cover. ⁵Sublimits apply. ¹Must be performed within 6 months after eligible related surgical treatment or chemotherapy or radiotherapy or radiotherapy. ³All healthcare services covered under this benefit must be performed by an Affiliated Provider or General Practitioner. ¹Ocover is not available where high risk status was present prior to the original date of joining. ¹All healthcare services covered under this benefit must be performed by an Affiliated Provider or General Practitioner who has an Easy claim agreement with us. ¹²Excludes psychiatrist and all skin lesion consultations.

Day-to-day cover included with plans

Regular Care Day-to-day treatment

80% of costs incurred up to the policy maximums

General Practitioner	\$45 per visit
Nurse	\$20 per visit
Prescriptions	\$400 per claims year
Physiotherapist	\$30 per visit up to \$180 per claims year
Orthoptist consultations	\$128 per claims year
Audiologist	\$40 per visit up to \$128 per claims year
Hearingtest	\$128 per claims year

UltraCare Base Day-to-day treatment

General Practitioner	\$100 per visit
Annual health check	\$100 per claims year
Fluvaccination	One vaccination per claims year
Nurse	\$30 per visit
Prescriptions	\$600 per claims year
Physiotherapy	\$60 per visit up to \$300 per claims year
Chiropractor	\$60 per visit up to \$300 per claims year
Osteopath	\$60 per visit up to \$300 per claims year
Audiologist	\$200 per claims year
Hearing test	\$210 per claims year
Dietitian or Nutritionist	\$440 per claims year
Podiatrist	\$400 per claims year
Clinical Psychologist	\$150 per visit up to \$600 per claims year
Orthoptist	\$200 per claims year
Optometrist	\$70 per visit up to \$350 per claims year

UltraCare 400 Day-to-day treatment

UltraCare 400 offers the same day to day cover as the UltraCare Base plan, as well as the vision and dental healthcare services listed below.

Prescription glasses/contact lenses	\$500 per claims year
Dental	\$750 per claims year

Optional cover

HealthEssentials

A separate day-to-day health cover plan designed to help you actively take care of your health and keep costs down. You can claim up to \$1,650 in value every year. You will be reimbursed for 75% of the costs up to the policy maximums. Stand down periods may apply.

Cancer Assist

Provides you with a one-off payment if you are diagnosed with a qualifying cancer. You can use this payment for whatever you need, for example, mortgage payments and travel. You must hold a primary health insurance $policy \, (excluding \, Health Essentials) \, with \, Southern \, Cross \, Health \, Society \, in \,$ order to purchase Cancer Assist.

Critical Illness

Provides you with a one-off payment if you are diagnosed with a critical illness or suffer a trauma such as a heart attack, stroke, qualifying cancer or loss of independent living. You must hold a primary health insurance policy (excluding HealthEssentials) with Southern Cross Health Society in order to purchase Critical Illness.

Wellbeing One and Two Modules

These modules are optional to add-on with the Wellbeing One and Wellbeing Two plans. Day-to-day and Vision and Dental module cannot be held with the Keeping Well module.

Fluvaccination	One vaccination per claims year
Prescriptions	\$100 per claims year
Clinical psychologist	\$100 per claims year

\$200 per claims year (in total) for the following healthcare services: General Practitioner, Nurse, Optometrist, Audiologist and hearing tests, Dental

Body Care module

Dietitian or nutritionist	\$250 per claims year
Podiatrist	\$250 per claims year

\$500 per claims year (in total) for the following healthcare services: Acupuncturist, Chiropractor or Osteopath, Homeopath or Naturopath, Registered massage therapist

Day-to-day module

Annual health check	\$90 per claims year
Fluvaccination	One vaccination per claims year
General Practitioner	\$65 per visit
Nurse	\$30 pervisit
Prescriptions	\$600 per claims year
Physiotherapist	\$300 per claims year

Vision and Dental module

Prescription glasses and contact lenses	75% of expenses incurred up to \$500 per claims year
Optometrist	\$50 per claims year
Orthoptist	\$200 per claims year
Dental	75% of expenses incurred up to \$750 per claims year
Audiologist and hearing tests	\$200 per claims year
Brain stem evoked response tests	\$210 per claims year

Replacing policies

If you already have a healthcare policy or plan, you should be aware that changing policies comes with risks: Your new policy will have different benefits, conditions, exclusions and cover to your existing policy; any pre-existing medical conditions you have may not be covered under a replacement policy, and stand-down periods may apply (in relation to pre-existing conditions and other benefits). If you do not disclose to us any relevant information about your medical history, that could result in us declining a claim or voiding your policy, where you may already be covered for that condition/risk under your existing policy.

Cancer Cover Plus*

You can choose to upgrade your chemotherapy for cancer benefit from the base cover stated on the previous page.

Chemotherapy 100	\$100,000 per claims year for both Pharmac approved chemotherapy drugs and non-Pharmac approved, Medsafe indicated chemotherapy drugs
Chemotherapy 300	\$300,000 per claims year for both Pharmac approved chemotherapy drugs and non-Pharmac approved, Medsafe indicated chemotherapy drugs

 ${}^\star Cancer\, Cover\, Plus\, upgrades\, are\, fully\, underwritten\, regardless\, of\, any\, pre-existing\, condition\, concession.$ They cannot be purchased if you or any dependant on the policy is over 60 years old. Work scheme subsidy and discounts do not apply to Cancer Cover Plus.

Standard & Poor's rating

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) BBB (Good) (Very Weak)

(Regulatory Action)

(Very Strong) (Marginal)
(Extremely Weak) вв (Not Rated)

NR

(Strong) (Weak)

SD or D (Selective Default or Default)

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