



Southern Cross
Health Society



Critical Illness plan

The boost you need to make
tough times better



Effective from February 2010

A lump sum payment that provides a financial boost in tough times

What is Critical Illness?

Critical Illness from Southern Cross Health Society pays a one-off lump sum to give you a **financial boost** if you are diagnosed with a qualifying critical illness event (such as cancer or stroke).

You can **spend the cash on anything you like**. For example – mortgage repayments, home modifications, child care costs or overseas travel.

Critical Illness is **complementary to your health insurance**.

Why choose Critical Illness from Southern Cross?

Critical Illness can provide a financial boost during a tough time. When you are recovering from a serious illness, you want to take care of your wellbeing, not just medical bills. You need to think about other aspects such as recuperation, financial stability and reducing stress as much as possible at a worrying time.

The Critical Illness plan from Southern Cross is a **simple, value-for-money** product designed to provide you with **additional peace of mind**.

It's simple – you choose the level of cover you want: \$20,000, \$50,000 or \$100,000 and this is what we pay you in the event that you suffer a qualifying critical illness event.

Southern Cross is New Zealand's favourite health insurer. We're a not-for-profit organisation focused on caring for the health and wellbeing of our members.

Call us today

For more information, to apply or for a free quote, call us on **0800 100 777**, or talk to your adviser.

Critical Illness events at a glance

- Cancer
- Cardiac
- Organ failure requiring major organ transplant
- Loss of independent living
- Functional loss
- Stroke



Critical Illness event	Event	Other terms and conditions
Cancer	Means the presence of one or more malignant tumours.	Certain cancers are excluded. See policy document for full details.
Cardiac	Means either: (i) the first occurrence of open chest surgery to correct the narrowing or blockage of one or more coronary arteries with bypass grafts; or (ii) Myocardial Infarction (heart attack) meaning the first diagnosed death of a portion of the heart muscle arising from inadequate blood supply to the relevant area.	Angioplasty and all other intra-arterial and catheter based technique procedures are excluded. Lesser acute coronary syndromes including, but without limitation, unstable angina, acute coronary insufficiency and heart failure are excluded. See policy document for full details.
Organ failure requiring transplant	Means a failure of a major organ resulting in the medically necessary receipt of a human-to-human organ transplant from a donor to the insured person of one or more of the following organs: <ul style="list-style-type: none"> • Heart • Liver • Lung • Kidney • Pancreas • Small bowel • Transplantation of bone marrow 	In the opinion of an appropriate consultant medical specialist, the transplant must be required on medical grounds and must be the most appropriate treatment. The transplant of all other organs, parts of organs or any other tissue or cell is excluded.
Loss of independent living	Means the insured person suffers a total and permanent inability to perform at least <u>two out of five defined</u> activities of daily living without the assistance of someone else. An “activity of daily living” means the ability to: <ul style="list-style-type: none"> • eat and drink; or • use a toilet for normal personal hygiene; or • bath or shower; or • dress and undress (including grooming and fitting of artificial limbs); or • move to, from and within a bed, chair or wheelchair; or move from place to place by walking, using a wheelchair or with the help of a walking aid. 	This inability to perform the activities of daily living must be total and irreversible and continue for at least six months. The inability must be as a result of neurological damage which is defined as abnormalities (acquired rather than inherited) of the nervous system producing certain symptoms and resulting in functional disorders. Payment will not be made if the loss of independent living is directly caused by alcohol dependence or abuse or related to the abuse of illegal drugs, or misuse of prescription medication regardless of source.
Functional loss	The permanent and total loss of function of any two or more limbs.	
Stroke	Means the suffering of a stroke which is defined as a cerebro-vascular episode or event (including intracranial or subarachnoid haemorrhage, thrombosis or embolisation) which lasts for more than 24 hours and resulting in permanent neurological deficit with persistent clinical symptoms.*	Reversible ischaemic neurological deficits and major head injuries are not covered. Cerebral symptoms due to transient ischaemic attacks, migraine, accident, infection, cerebral injury resulting from trauma or hypoxia, and vascular disease affecting the eye or optic nerve vestibular functions are excluded. *Permanent neurological deficit with persisting clinical symptoms means symptoms of dysfunction in the nervous systems that are present on clinical examination and expected to last for the duration of the individual’s life.

This summary is designed to give you a general idea of the critical illness events offered as part of the Critical Illness plan from Southern Cross. For full details on the benefits and any exclusions, limitations or other conditions that may apply please refer to the policy document. Available online at www.southerncross.co.nz/criticalillness or on request.

Other things to know:

- This Critical Illness plan can only be purchased in conjunction with Southern Cross health insurance.
- Cover under the Critical Illness plan will cease in the event that the Southern Cross health insurance policy is either cancelled or terminated.
- Premiums are based on the level of cover you choose, your age, gender, smoking status, BMI and your health history.
- Pre-existing conditions: Southern Cross assesses the conditions, signs and symptoms disclosed in your application and decides whether to offer cover for the full range of critical illness events, or exclude certain critical illness events as a consequence of the conditions, signs and symptoms disclosed in your application.
- Cover under this plan commences three months after the policy start date.
- One critical illness event payable per member per lifetime.
- You must suffer and survive the critical illness event for 14 days to have the lump sum paid out.
- At age 65, the terms and conditions will change. Currently, the eligible critical illness event benefits are:
 - Loss of independent living as a direct result of an accident, and
 - Functional loss as a direct result of an accident with a critical illness maximum payment of \$20,000.

From time to time Southern Cross may change or update which critical illness events are eligible, the scope of cover, terms and conditions of the policy and premiums. We will notify you of such changes in accordance with your Critical Illness plan.

For full terms and conditions including limitations please see the policy document. You can view this online at www.southerncross.co.nz/criticalillness or request a copy by calling 0800 100 777.



Strong financial rating

Southern Cross Medical Care Society has a strong financial position, with an A+ (strong) financial strength rating given by Standard & Poor's (Australia) Pty Limited on 21 February 2010. This rating indicates an organisation's ability to pay out claims.

The rating scale is:

AAA (extremely strong)	BBB (good)	CCC (very weak)
AA (very strong)	BB (marginal)	CC (extremely weak)
A (strong)	B (weak)	R (regulatory action)

Plus (+) or minus (-) signs following ratings from 'AA' to 'CCC' show relative standing within the major categories. Full details of the rating scale are available for inspection at our offices. Standard & Poor's (Australia) Pty Limited is an approved agency under the Insurance Companies (Ratings and Inspections) Act 1994.

To find out more about the Critical Illness plan from Southern Cross please call us on

0800 100 777

