

VIP Plan 4

Schedule of Benefits

+ Cherries are rich in cyanidins which may help to prevent cancer.

This Policy provides 100% reimbursement of expenses (unless otherwise stated) for Medically Necessary procedures based on Reasonable Charges, up to the Policy Limits stated below. This Policy also includes reimbursement for consultations with specified medical specialists and expenses associated with diagnostic tests and imaging and primary care e.g. GP consultations, prescriptions, physiotherapy etc. 75% reimbursement of dental and optical expenses are also included. A Deductible may apply per Policy, per year. See Membership Certificate for details.

Note that all Policy Limits include GST charged by the providers.



SURGICAL AND MEDICAL TREATMENT

Policy type VIP4

Surgery performed in a Certified Private Facility or other Southern Cross approved facility

Surgery performed by a Medical Practitioner Band II, III or IV, an Oral Surgeon or a Medical Practitioner vocationally registered in diagnostic and interventional radiology in private practice.

Surgeon Fees, Anaesthetist Fees, Intensivist Fees

Hospital Charges: Accommodation, Operating Theatre Fee

Ancillary Hospital Charges – includes: anaesthetic supplies, dressings, pathology tests, Drugs (prescribed and taken in hospital), special in-hospital nursing, x-ray examination, ECG, in-hospital post-operative physiotherapy.

Disposable Laparoscopic Equipment

Prostheses

Reimbursement for oral surgery relates to all procedures undertaken during the one Operation. Removal of teeth is restricted to impacted and unerupted teeth only. No cover is provided for implants, and also excludes periodontal, orthodontic and endodontal procedures.

There is no cover for subsequent breast reconstruction surgery (including procedures related to, associated with, or as a consequence of your first Medically Necessary breast reconstruction surgery) unless it is completed within two years of your first Medically Necessary breast reconstruction surgery (following a Medically Necessary mastectomy).

MAXIMUM PAYABLE PER PERSON

\$100,000 per Operation

Prosthesis Schedule applies

Cardiac Surgery performed in a Certified Private Facility or other Southern Cross approved facility

Cardiac surgery performed by a Medical Practitioner Band IV in private practice.

Surgeon Fees, Anaesthetist Fees, Intensivist Fees

Perfusionist Fees – including bypass machine supplies and off-bypass cardiac stabilisation consumables.

Hospital Charges: Accommodation, Operating Theatre Fee

Intensive Post-operative Care – including special nursing

Ancillary Hospital Charges – including anaesthetic supplies, ECG and specialised x-ray, intravenous fluids, irrigating solutions, dressings, in-hospital post-operative physiotherapy and Drugs (prescribed and taken in hospital)

Prostheses

\$100,000 per Operation

Prosthesis Schedule applies

Home Nursing

For the cost of care by a registered nurse in private practice recommended by a Medical Practitioner Band IV or Oral Surgeon immediately following general, oral or cardiac surgery.

\$100 per day

\$2,000 per Claims Year

Overseas Treatment

Reimbursement is available for receipted medical expenses (not accommodation or transport) for the cost of Medically Necessary treatment not available in the public or private sector within New Zealand, following approval from Southern Cross, based on a medical report you provide before treatment takes place. The treatment must be recommended by a Medical Practitioner Band III or IV in private practice. Ordinary Policy Exclusions apply.

Angioplasty

Coronary or peripheral vascular angioplasty performed by a Medical Practitioner Band III or IV or a Medical Practitioner vocationally registered in diagnostic and interventional radiology in private practice, and in a Certified Private Facility or other Southern Cross approved facility.

\$100,000 per Operation
(including stents)

Cardiologist/Radiologist Fee**Hospital Charges: Accommodation, Operating Theatre Fee**

Ancillary Hospital Charges – including anaesthetic supplies, angioplasty catheters, ECG and specialised x-ray, intravenous fluids, irrigating solutions, dressings, Drugs (prescribed and taken in hospital).

Stent - conventional

- drug eluting, no cover unless angioplasty procedure performed by an Affiliated Provider.

\$2,000 per stent

Angiography

Including MRI angiograms, CT angiograms, fluorescein angiograms, cardiac catheterisation and all coronary and peripheral angiograms. Must be performed by a Medical Practitioner Band III or IV or a Medical Practitioner vocationally registered in diagnostic and interventional radiology in private practice. Includes reimbursement for hospital accommodation.

\$60,000 per procedure

CT Coronary Angiograms

No cover for CT coronary angiogram unless the treatment is provided by an Affiliated Provider. Please be aware that not all procedures are available from all Affiliated Providers or in all areas. The treatment must be Medically Necessary, as determined by the eligibility criteria.

Policy Limits will apply.
Prior to receiving treatment your Affiliated Provider will advise the balance payable by you.

Varicose Veins (legs)

No cover for varicose veins unless the treatment is provided by an Affiliated Provider. Please be aware that not all procedures are available from all Affiliated Providers or in all areas, and that a limited range of procedures for leg varicose veins are funded. In order to receive cover the treatment must be Medically Necessary as determined by the eligibility criteria, and not for Cosmetic Treatment. This benefit is inclusive of any consultations, treatment and/or follow up assessment or treatment that may be required.

2 Varicose Vein Procedures per leg, per Lifetime.
Policy Limits will apply.
Prior to receiving treatment your Affiliated Provider will advise the balance payable by you.

Prostate Treatment

No cover for Laparoscopic Prostatectomy, Prostate Brachytherapy, External Beam Radiotherapy and Prostate Cryotherapy, Radical Retropubic Prostatectomy, Perineal Prostatectomy, Transurethral Resection of Prostate (TURP) and Laser Prostatectomy procedures unless the treatment is provided by an Affiliated Provider. Please be aware that not all procedures are available from all Affiliated Providers or in all areas.

Policy Limits will apply.
Prior to receiving treatment your Affiliated Provider will advise the balance payable by you.

Colonoscopy

No cover for a colonoscopy unless the procedure is carried out by an Affiliated Provider. Please be aware that not all procedures are available from all Affiliated Providers or in all areas. In order to receive cover the procedure must be Medically Necessary, as determined by the eligibility criteria and not for Health Screening.

Policy Limits will apply.
Prior to receiving treatment your Affiliated Provider will advise the balance payable by you.

Gastroscopy

No cover for a gastroscopy unless the procedure is carried out by an Affiliated Provider. Please be aware that not all procedures are available from all Affiliated Providers or in all areas. In order to receive cover the procedure must be Medically Necessary, as determined by the eligibility criteria and not for Health Screening.

Policy Limits will apply.
Prior to receiving treatment your Affiliated Provider will advise the balance payable by you.

Cataract surgery

No cover for cataract surgery unless the procedure is carried out by an Affiliated Provider. Please be aware that not all procedures are available from all Affiliated Providers or in all areas. Cover is limited to the surgical insertion of a monofocal intraocular lens only (there is no cover for the cost of any other type of surgically implanted intraocular lens). This benefit includes cover for follow up consultations within 6 weeks of Medically Necessary cataract surgery.

Policy Limits will apply.
Prior to receiving treatment your Affiliated Provider will advise the balance payable by you.

Intravitreal injections

No cover for Intravitreal injections unless carried out by an Affiliated Provider, if there is an Affiliated Provider within 100km of your home. Please be aware that not all procedures are available from all Affiliated Providers or in all areas. Cover is limited to Intravitreal injections for the treatment of Age Related Macular Degeneration (AMD).

Policy Limits will apply.
Prior to receiving treatment your Affiliated Provider will advise the balance payable by you.

Mohs surgery

No cover for Mohs surgery unless carried out by an Affiliated Provider. Please be aware that not all procedures are available from all Affiliated Providers or in all areas. In order to receive cover the treatment must be Medically Necessary and not for Cosmetic Treatment, as determined by the eligibility criteria. This benefit includes cover for excision and closure and follow up consultations within 6 weeks of eligible Mohs surgery.

Policy Limits will apply.
Prior to receiving treatment your Affiliated Provider will advise the balance payable by you.

Medical Hospitalisation

Referred by and under the control of a Medical Practitioner Band III or IV in private practice for treatment, convalescence or observation in a Certified Private Facility. Includes reimbursement for hospital accommodation (on a single room basis, excluding suites) and ancillary hospital charges.

Note: Excludes hospice, geriatric and psychiatric hospital care.

\$25,000 per admission
\$60,000 per Claims Year

Psychiatric Hospitalisation

Referred by and under the control of a Medical Practitioner vocationally registered in psychiatry for treatment, convalescence or observation in a Certified Private Facility. Includes reimbursement for hospital accommodation and ancillary hospital charges.

\$330 per night
\$200 for drugs/ancillary
\$1,650 per admission
(including accommodation drugs/ancillary)

Out-of-hospital Specialists

Following a referral from a Medical Practitioner Band I or II, pre and post operative consultations with a Medical Practitioner Band II, III or IV in private practice.

Pre operative consultation

\$175

Post operative consultation

\$125

Cover is excluded where the consultation does not relate to hospitalisation.

	MAXIMUM PAYABLE PER PERSON
<p>Minor skin surgery Excision of skin lesions performed by a Medical Practitioner Band III or IV in private practice under a local anaesthetic. Excludes Mohs surgery - refer to the benefit above.</p>	\$7,500 per Claims Year
<p>Minor surgery Performed by a Medical Practitioner Band I in private practice including removal of cysts, skin lesions and ingrown toenails.</p>	\$450 per Operation
<p>Oncology Chemotherapy Treatment provided by a Medical Practitioner Band III or IV vocationally registered in oncology in private practice, either as an out-patient or in a Certified Private Facility or other Southern Cross approved facility in New Zealand. Includes the cost of materials, Chemotherapy Drugs, hospital accommodation (on a single room basis, excluding suites) and ancillary hospital charges.</p> <p>Maximum also includes payment of 50% of the cost (up to a maximum of \$10,000 per Claims Year) for non-Pharmac Approved MedSafe indicated chemotherapy drugs.</p>	\$60,000 per Claims Year
<p>Radiotherapy treatment Cover for radiotherapy treatment is only available when the procedure is provided by an Affiliated Provider. Please be aware that not all procedures are available from all Affiliated Providers or in all areas, and that a limited range of radiotherapy treatments are funded. This benefit is inclusive of any radiotherapy planning and radiation treatment (does not include cover for initial or follow-up oncologist consultations, prescriptions, Drugs, hospital accommodation, other Healthcare Services, or follow-up CT scans).</p>	Policy Limits will apply. Prior to receiving treatment your Affiliated Provider will advise the balance payable by you.
<p>Renal lithotripsy Performed by a Medical Practitioner Band IV in a Certified Private Facility or other Southern Cross approved facility.</p>	\$25,000 per admission \$75,000 per Claims Year
<p>Post mastectomy Allowance to achieve breast symmetry Payable at the discretion of Southern Cross on receipt of a medical report prior to surgery performed by a Medical Practitioner Band IV. Surgery must be completed within 2 years of initial reconstruction following eligible mastectomy.</p>	\$2,500 one off payment per Lifetime
<p>Loyalty Benefit Sterilisation After two years of continuous cover, reimbursement for surgery by a Medical Practitioner for sterilisation.</p> <p>Bilateral Breast Reduction Allowance After three years of continuous cover. Payable at the discretion of Southern Cross on receipt of a medical report prior to surgery by a Medical Practitioner Band IV, (this benefit also includes any subsequent treatment that may be required).</p> <p>Gastric Banding/Bypass Allowance After three years of continuous cover. Payable at the discretion of Southern Cross on receipt of a medical report prior to surgery by a Medical Practitioner Band IV, (this benefit also includes any subsequent treatment that may be required).</p>	Surgery reimbursement levels apply 50% of actual costs up to \$3,000 one-off payment \$7,500 one-off payment
OTHER BENEFITS	
Public Hospital Cover	
Public Hospital If specifically accepted in writing by Southern Cross prior to treatment, treatment in a District Health Board (DHB) facility or under the direct or indirect control of a DHB will be covered up to the stated maximums in this Policy.	
Public Hospital – Cash Grant For overnight admissions for other than Accident, Treatment Injury or maternity conditions. A copy of hospital discharge summary must accompany claim form.	
Child	\$25 per night up to \$250 per admission up to \$1,200 per Claims Year
Adult	\$50 per night up to \$500 per admission up to \$2,400 per Claims Year
Note: The above cash grants do not apply if the treatment in a DHB facility is reimbursed under another section in this Policy.	
Hospice Cover For overnight admissions for other than Accident or Treatment Injury conditions.	
Child	\$25 per night up to \$250 per admission up to \$1,200 per Claims Year
Adult	\$50 per night up to \$500 per admission up to \$2,400 per Claims Year
Waiver Of Premium Upon the death of the Policyholder from a cause other than an Accident before age 60 years, the surviving Dependents will continue to qualify for the cover provided by the existing Policy free of charge for 24 months, from the date of the Policyholder's death.	
<p>Parent Accommodation Allowance For hospital expenses incurred when accompanying children 5 years or under where accommodation is provided in a Certified Private Facility.</p>	\$50 per night \$500 per Claims Year

Travel and Accommodation Allowance

When private treatment is not available in your hometown or city and you have to travel more than 100km from home to receive an eligible Healthcare Service. Payable to cover the person covered by this Policy receiving the eligible Healthcare Service and a support person. Payable for public transport costs and hotel/motel rooms within New Zealand only.

Accident and Treatment Injury Cover

If the ACC refuses to cover the cost of treatment in a Certified Private Facility or in the event that your ACC refunds are less than those that apply for non-Accident or non-Treatment Injury conditions under this Policy, Southern Cross may make up the difference, if any, between the ACC contribution to the cost of treatment and the maximum payable under this Policy. The total refunded by Southern Cross, together with the payment made by ACC will not exceed the maximum payable under this Policy.

SPECIALISTS AND TESTS**Medical Practitioner Band II****Initial consultation**

\$150

Follow-up consultation

\$115

Medical Practitioner Band III

Consultation following referral from a Medical Practitioner Band I or II.

Initial consultation

\$300

Follow-up consultation

\$125

*The above reimbursements have no yearly limits on the number of consultations.

Oncologist

Consultation following referral from a Medical Practitioner Band I or II.

Initial consultation

\$300

Follow-up consultation

\$125

Maximum per year

\$1,500 per Claims Year

Psychiatrist

Consultation following referral from a Medical Practitioner Band I or II.

Maximum per year

\$200 per Claims Year

Surgeons

Consultation following referral from Medical Practitioner Band I or II to a Medical Practitioner Band IV or an Oral Surgeon. Including consultations by a Medical Practitioner Band IV vocationally registered in Anaesthesia for chronic pain or pre-operative clinic consultations only.

Initial consultation

\$175

Follow-up consultation

\$125

Consultation with minor surgery (include preceding consultation)

Surgery reimbursement levels apply

The above reimbursements have no yearly limits on the number of consultations.

Imaging

Carried out in a Certified Private Facility or other Southern Cross approved facility.

X-ray

\$500 per Claims Year

Mammography

\$500 per Claims Year

Ultrasound

\$500 per Claims Year

Nuclear Scanning*

\$700 per Claims Year

Computed Axial Tomography (CT/CAT Scan)

\$60,000 per Claims Year

Magnetic Resonance Imaging (MRI Scan)*

\$60,000 per Claims Year

Positron Emission Tomography / Computed Tomography (PET/CT)

\$2,500 per Claims Year

No cover for PET/CT unless the service is provided by an Affiliated Provider. Cover is limited to cancer indications only and eligibility criteria will apply. Please be aware that not all procedures are available from all Affiliated Providers or in all areas.

Myocardial perfusion scan*

\$1,500 per test

*Must be referred by a Medical Practitioner Band II, III or IV in private practice.

Tests**Cardiac Tests***

\$5,000 per Claims Year

Diagnostic Tests*

\$3,000 per Claims Year

Optical Coherence Tomography is only available following a referral by a Medical Practitioner Band IV and must be performed by an Affiliated Provider, if there is an Affiliated Provider within 100km of your home. Please be aware that not all procedures are available from all Affiliated Providers or in all areas.

Policy Limits will apply.
Prior to receiving treatment your Affiliated Provider will advise the balance payable by you.
\$200 per Claims Year**Audiologist**

Performed by a member of the NZ Audiological Society.

Audiometric Tests Including: Brain Stem Evoked Response*

\$210 per Claims Year

Allergy Testing

\$175 per Claims Year

Laboratory Tests (incurred charges)

\$70 per Claims Year

*Tests must be carried out following referral by a Medical Practitioner Band III or IV in private practice.

Loyalty Benefit**Obstetrics**

\$1,250 per Policy per Claims Year

After three years of continuous cover, reimbursement for obstetric care carried out by a Medical Practitioner vocationally registered in obstetrics and gynaecology or anaesthesia and/or for accommodation in a Southern Cross approved facility.

GENERAL MEDICAL

Doctor Visits

Medical Practitioner Band I

Surgery consultation

\$50 per consultation

Home consultation

\$75 per consultation

After hours

\$75 per consultation

Practice nurse (where no Medical Practitioner Band I fee applies)

\$22 per consultation

The above reimbursements have no yearly limits on the number of consultations.

Prescriptions

\$400 per Claims Year

Charges for prescription Drugs prescribed by a Medical Practitioner (all Bands) or registered nurse Band II.

Other Paramedical Services

Registered Optometrist

\$50 per consultation

Acupuncture (Carried out by a Medical Practitioner Band I or II)

\$40 per consultation

Chelation Therapy (Carried out by a Medical Practitioner Band I)

\$40 per consultation

Registered Physiotherapist*

\$50 per consultation

\$250 per Claims Year

Registered Orthoptist*

\$200 per Claims Year

Registered Clinical Psychologist* (must hold a clinical diploma and be in private practice.

\$300 per Claims Year

Reimbursements are made for clinical treatments, excluding educational, industrial or sports psychology.)

Registered Podiatrist*

\$35 per consultation

\$175 per Claims Year

Ambulance (Emergency transportation only)

\$180 per Claims Year

Registered Chiropractor* (Including x-rays and cost of medication)

\$50 per consultation

\$250 per Claims Year

Registered Osteopath* (Including x-rays and cost of medication)

\$50 per consultation

\$250 per Claims Year

NZ Registered Dietitian* or NSNZ registered Nutritionist*

\$300 per Claims Year

*On referral by a Medical Practitioner Band I or II.

DENTAL AND OPTICAL

This section provides 75% reimbursement of medical charges up to the Policy Limits specified for each category of cover.

Annual general medical checkup by a Medical Practitioner (Policyholder only)

\$90 per Claims Year

Dental

75% of expenses incurred up to

Dental treatment by a dental practitioner registered with the Dental Council of New Zealand or Oral Surgeon in private practice.

\$500 per Claims Year

Dental hygienist

75% of expenses incurred up to

Performed by a hygienist registered with the Dental Council of New Zealand and in private practice.

\$100 per Claims Year

Prescription lenses/spectacles (including frames)

75% of expenses incurred up to

\$400 per Claims Year

