



Southern Cross
Health Society

BENEFIT SUMMARY

Wellbeing Modules

Give you the flexibility to plan your health cover to complement the life you live.

Tailoring your cover: Add the **Body Care Module** to **Wellbeing One** if you would like to extend your healthcare benefits to include a range of preventative and natural consultations and treatments. If you would like further healthcare benefits, then the **Body Care Module**, the **Day-to-day Care Module**, or the **Vision and Dental Care Module** can be added in any combination to **Wellbeing Two**.

Effective from July 2008

Example of benefits under our Wellbeing Modules

These are **some of the benefits** that our **Modules** offer. For more details on the benefits and maximums for these plans, and any exclusions or conditions that may apply, call 0800 800 181 and request a policy document.

Body Care Module – Preventative, allied and natural healthcare services

Can be added to either Wellbeing One or Wellbeing Two plans

HEALTHCARE SERVICE	MAXIMUM*
Weight management: dietitian consultations	\$45 per visit up to \$225 per claims year
Cover for the four healthcare services following is limited to \$500 per claims year in total:	
Acupuncture	\$400 per claims year
Osteopathy or Chiropractic	\$400 per claims year
Homeopathy or Naturopathy consultations	\$400 per claims year
Remedial massage therapy	\$400 per claims year

Day-to-day Care Module – Day-to-day medical care

Can be added to Wellbeing Two only

HEALTHCARE SERVICE	MAXIMUM*
Annual health check	\$90 per claims year
Flu vaccination	One Vaccination per claims year
Medical Practitioner Band I	
Clinical consultation	\$55 per consultation
Home or after hours consultation	\$65 per consultation
Prescriptions	\$400 per claims year
Physiotherapy consultations and treatment	\$60 per consultation up to \$300 per claims year

Vision and Dental Care Module – Extra including optical and dental

Can be added to Wellbeing Two only

HEALTHCARE SERVICE	MAXIMUM*
Dental consultations and treatment	75% of expenses up to \$500 per claims year
Hygienist consultations and treatment	75% of expenses up to \$100 per claims year
Optometrist consultation	\$50 per claims year
Prescription lenses/spectacles including frames	75% of expenses incurred up to \$400 per claims year
or contact lenses	75% of expenses incurred up to \$400 per claims year
Audiology consultations	\$200 per claims year

TERMS AND CONDITIONS

All dollar figures include GST charged by providers.

Claims year - This is not a calendar year, but each successive 12 month period from your claims anniversary date.

Claims fall into the period based on the date of treatment, not the date of the claim or receipt.

Other terms and conditions (including limitations and exclusions) apply. This benefit summary should be read in conjunction with the policy documents available on request.

*See the chart in your policy document for how your refund will be calculated.