

Eligibility criteria for fat grafting following an eligible mastectomy

Southern Cross will only reimburse the cost of fat grafting under a member's policy when the following criteria are met for that member.

- For the use of fat grafting as a biocompatible filler in contour refinement and volume adjustment of the breast, following an eligible mastectomy.

Notes

- No reimbursement or payment shall be made for any costs incurred in relation to, or as a consequence of, fat grafting and liposuction other than that stated above.
- Fat grafting following an eligible mastectomy can be performed at the time of the initial eligible mastectomy **or** the subsequent breast reconstruction following an eligible mastectomy.
- Subsequent breast reconstruction is an exclusion under our policies, unless completed within two years of the first eligible breast reconstruction surgery (following an eligible mastectomy); therefore, we will only provide cover for fat grafting within the two year timeframe.

Please also ensure you are familiar with all **policy exclusions**, including:

- Acute care
- Congenital conditions
- Cosmetic treatment/procedures
- Health screening
- Treatment of any condition not detrimental to health
- Unapproved healthcare services.

Refer to the relevant policy document for specific conditions and exceptions that apply to these exclusions.