

Eligibility criteria for gastric banding / bypass allowance / endoscopic sleeve gastroplasty (bariatric surgery)

Southern Cross will only reimburse the allowance for gastric banding / bypass / endoscopic sleeve gastroplasty (bariatric surgery) under a member's policy on acceptance of a medical report supplied by the specialist and when criteria **1, 2 and 3** below are met for that member.

1. In the case of severe obesity being present, defined as either:
 - i. body mass index (BMI) of 40 or greater, or
 - ii. body mass index (BMI) of 35 or greater when at least **one** of the following conditions is also present:
 - coronary heart disease
 - type 2 diabetes mellitus
 - clinically significant obstructive sleep apnoea (proven by sleep studies)
 - osteoarthritis of weight bearing joints (radiological evidence required), or
 - blood pressure greater than 140/90 despite optimal medical management defined as:
 - maximal dose of three or more anti-hypertensive medications have been tried and remain ineffective even when sufficient time has elapsed for a response.
2. Physical growth is complete.
3. Previous attempts at weight loss in the past have not resulted in successful long-term weight reduction.

Notes:

- The allowance is a one-off payment.
- There is no further benefit or allowance payable for any subsequent treatment relating to the gastric banding / bypass surgery / endoscopic sleeve gastroplasty.
- Intra-gastric balloon procedure is excluded from cover.

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.