

What is an excess?

An excess is a fixed dollar amount which is deducted from your claim refunds. If you choose to have an excess, you'll pay a lower premium. On Budget plans a \$500 excess is applied per member, per claims year to certain healthcare services.

The excess is not applied to the following benefits on your policy

- Diagnostic imaging
- Cardiac and diagnostic tests
- Specialist consultations
- Ambulance allowance
- Travel and accommodation allowance
- Allergy services
- Day-to-day treatment (on RegularCare Budget)

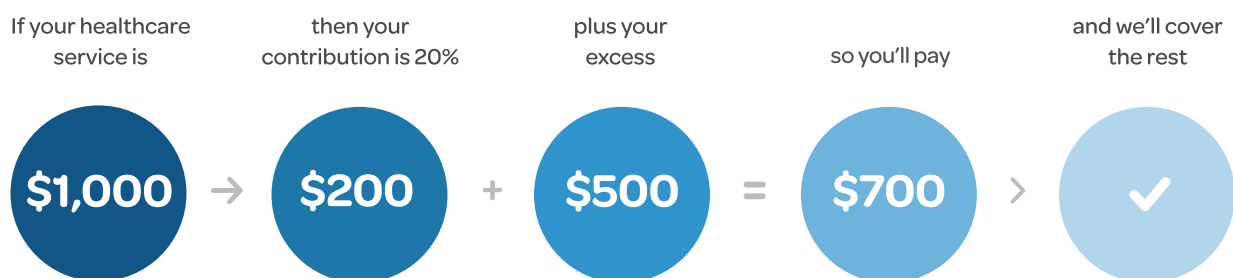
The remaining benefits will have an excess applied.

How it works

The excess amount will be deducted from your claim refunds. If your claim refund is for one of the above services, we won't deduct an excess.

If your claim is for less than the excess amount, you won't receive any refund. Don't worry though, this will all be counted towards the total excess amount for that claims year. On the other hand, if your claim refund is more than the excess amount, we'll deduct the excess amount, and you'll get the difference reimbursed.

The excess amount is applied to each member on your policy, so if you've got three members on your policy, they'll all have the excess amount deducted from their claim refunds. Once your excess has been applied for that claims year, that's it – any refund due, will be paid.



What's a claims year?

Your claims year is the 12 months following your claims anniversary date. You can view this date in My Southern Cross or on your membership certificate. The claims year your claim falls in depends on the date you had the treatment, not when you send us the claim or when we pay it.

Talk to us

We recommend talking to us before making changes to your policy. That way, we can make sure you're fully aware of any important details. Contact us on 0800 800 181. We're here to help from 8am until 6pm, Monday to Friday.

You can also find policy information at southerncross.co.nz/society