



What is an excess?

An excess is a way of reducing your premium. In exchange, a fixed dollar amount is deducted from your claims refunds.

VIP annual excess

An annual 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 (*on VIP Plan 3 and 4 only*)
- Travel and accommodation allowance
- Parent accommodation
- Public hospital cash allowance
- Waiver of premium
- Hospice cover

How it works

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

If your claims refund for a healthcare service eligible for cover under your policy is 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 claims refund is more than the excess amount, we'll deduct the excess amount, and you'll get the difference reimbursed.

Example – you have a \$500 excess and claim for the removal of a skin lesion with a cost of \$800. Your \$500 excess is deducted from the total refund and Southern Cross contributes \$300 towards the cost of your procedure.

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 claims 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 see this date 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.

Other information you need to know

- If you're in an employer work scheme, excess options may not be available to you.
- Adding, removing, or making changes to your excess level may impact your level of cover.
- The VIP annual excess is only available on VIP Plan 1 and VIP Plan 2. You can choose the level of excess; \$250, \$500, \$1,000, \$2,000 or \$4,000.

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. Like whether you can add or change an excess, and what it means for you. Contact Member Services at info@southerncross.co.nz or on 0800 800 181. We're here to help from 8:00am until 6:00pm, Monday to Friday.

You can also find policy information on our website www.southerncross.co.nz/society

This sheet should be read in conjunction with your policy document. The information provided is correct at the time of printing, but may change. So, this document should not be used for future reference.