



Southern Cross
Health Society

Extensive Cover

Health insurance policy document

+ Dark-coloured grapes help to keep your heart healthy. They contain powerful antioxidants that reduce production of superoxide, a harmful free radical.

Includes: HospitalCare, Hospital & SpecialistCare and SureCare

Effective from 7 November 2016

Welcome

to your Extensive Cover plan

Thank you for choosing us to help you take care of your health. This policy document sets out the benefits of your Extensive Cover plan.



The Extensive Cover plans

HospitalCare provides cover for surgical treatment and related expenses incurred within six months of surgical treatment.

Hospital & SpecialistCare provides the same benefits as HospitalCare plus listed consultations and imaging, whether or not you undergo surgical treatment.

SureCare provides cover for surgical treatment, and includes similar benefits to Hospital & SpecialistCare but with an excess.

Financial strength rating

Southern Cross Medical Care Society (trading as Southern Cross Health Society) has an A+ (Strong) financial strength rating given by Standard & Poor's (Australia) Pty Limited.

The rating scale is:

AAA (Extremely Strong)	AA (Very Strong)	A (Strong)
BBB (Good)	BB (Marginal)	B (Weak)
CCC (Very Weak)	CC (Extremely Weak)	SD or D (Selective Default or Default)
R (Regulatory Action)	NR (Not Rated)	

Ratings from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

Full details of the rating scale are available at standardandpoors.com. Standard & Poor's is an approved rating agency under the Insurance (Prudential Supervision) Act 2010.

Please note that we may record and store telephone calls to and from **Southern Cross**. We do this to have a record of the information we receive and give over the telephone. This also helps us with quality assurance, continuous improvement and staff training. Your call will be handled in complete confidence, except to the extent we are authorised to discuss any aspect of your **policy**, any claim or health information relating to a claim or other information relating to your **policy** with other persons, as described in section 07 of this **policy** document.

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Your policy document

This policy document should be read in conjunction with your Membership Certificate, the List of Prostheses and Specialised Equipment and any subsequent information we send to you regarding changes to this policy document or any of these related documents.

Terminology used in this policy document

When we have used **bold type** in this **policy** document, it means that the word has a special medical or legal meaning. We define some of these terms throughout this **policy** document, and the remaining terms are defined in section 08 at the end of this **policy** document.

Throughout this **policy** document, when we refer to **we/our/us** we mean **Southern Cross** and when we refer to **you/your** we mean the **policyholder** and any **dependant** listed on the **Membership Certificate** (unless otherwise specified).

If you do not understand any aspect of your **policy**, please contact us and we will be pleased to answer your query.

Changes to your policy

We may change or update which **healthcare services** are **eligible**, the scope of cover, terms and conditions of your **policy** and premiums for this **policy** from time to time. If we make any such changes, we will notify you in writing (including on our website or by email). The **policyholder** is responsible for advising **dependants**

of any changes to the **policy**. If you are not happy with any of the changes we wish to make the **policyholder** can contact us within one month of the notification of changes to discuss alternatives or to cancel this **policy**. If the **policyholder** cancels this **policy**, cover will be provided until the date the **policy** is paid to.

Contents of this policy document

In the remainder of this introductory section **you/your** means the **policyholder**. Benefits under this **policy** are part of your entitlement as a member of **Southern Cross**.

The **policy** comprises:

- the **Membership Certificate**,
- this **policy** document, and any document that is incorporated by reference (ie **eligibility criteria**),
- the **List of Prostheses and Specialised Equipment**, and any amendment or variation made to them from time to time.

The **Membership Certificate** details:

- the key dates in respect of your **policy**,
- the people covered under your **policy**,
- the name of your plan and level of cover which applies,
- your **Southern Cross** membership number,
- any specific **exclusions** from cover for **pre-existing conditions** known to **Southern Cross** at the time of issue of the **Membership Certificate** applicable to the people covered under your **policy**, and
- any other information specific to your **policy**.

This **policy** document details:

- the terms and conditions of your **policy**, including limitations and **exclusions**,
- the process involved in making a claim,
- administration details relating to your **policy**, including how to make a change to it, and
- additional information relevant to your **policy**.

Certain terms and conditions of your **policy** are set out in this **policy** document as easy-to-understand questions and answers. It is important that you read all of this **policy** document to ensure that you fully understand the terms and conditions of your **policy**.

The **List of Prostheses and Specialised Equipment** forms part of this **policy** and is available on our website or by calling us.

The **List of Prostheses and Specialised Equipment** is important in determining the **prostheses**, specialised equipment and consumables or donor tissue preparation charges covered by this **policy**, as there is no cover for any **prostheses**, specialised equipment and consumables or donor tissue preparation charges that are not on this list.

Membership of Southern Cross

Your Application Form for this **policy** also constitutes an application by the **policyholder** for membership of **Southern Cross**. Therefore, you should read the Rules of **Southern Cross** which are available on our website southerncross.co.nz/rules or by calling us.

By applying for membership you agree (both for yourself and on behalf of your **dependants**) to be bound by the Rules of **Southern Cross**. On this **policy** being terminated (for whatever reason) your (and your **dependants**' **Southern Cross** memberships will cease. Likewise, if the **policyholder's** membership is terminated, this **policy** will be cancelled. If you join **Southern Cross** and cancel your **policy** during the 14 day period referred to under "How do I cancel my **policy**?" on page 26 of this **policy** document, then you will not become a **Southern Cross** member.

Your policy

This Extensive Cover **policy** document sets out the terms and conditions of the HospitalCare, Hospital & SpecialistCare and SureCare plans. Your **Membership Certificate** sets out the plan type that applies to you – based on what you selected on your Application Form.

The **policy limits** set out in the **Coverage Tables** are set at a level which reflects the premium charged for the corresponding Extensive Cover plan.

In return for payment of the premium, we agree to provide you with cover for **eligible healthcare services** as set out in this **policy** document. When we say “cover” throughout this **policy** document we mean cover for claims calculated in accordance with the chart on page 6.

To be **eligible** to claim under your **policy**, your premium payments must be up to date.

Please remember that this **policy** is designed to complement the services provided by **ACC** and the public health service. This is why we have limited cover for **healthcare services** related to an **accident** or **treatment injury** and no cover for **acute care**.

This **policy** is only for New Zealand citizens, New Zealand residents or those otherwise entitled to publicly funded healthcare for all services as determined by the Ministry of Health from time to time.

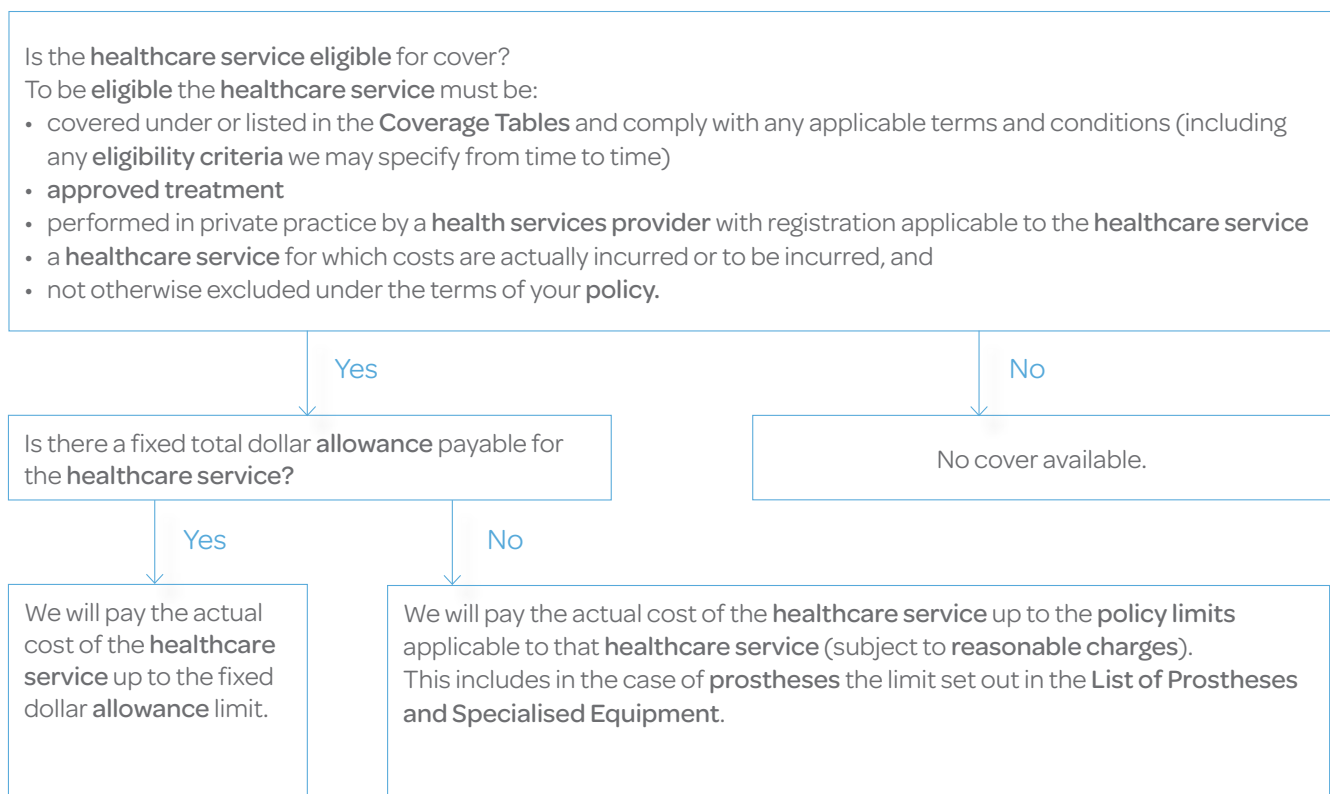
How to receive treatment and make a claim

How does cover work under my policy?

The following chart has been included to describe how your cover for **healthcare services** works under the **policy** in an easy-to-understand format. Please note that in situations where you could claim all or part of the cost of your **healthcare service** from another insurer or other person (including **ACC**) you will need to refer to pages 10 to 12 to fully understand how your cover works.

You should note that this calculation applies to each **eligible** component from the **Coverage Tables** so your claim may be broken down before being assessed if it encompasses more than one component.

This chart does not relate to prescription **drugs**. To understand what cover is available for prescription **drugs** refer to page 9.



For **eligible healthcare services** provided by an **Affiliated Provider**, unless you are advised otherwise by **Southern Cross** and/or your **Affiliated Provider**, we will pay 100% of the amount charged up to **policy limits**.

We will pay the amount reached under the above calculation less any excess applicable and payable by you. You will be responsible for paying the balance.

What is an allowance?

An **allowance** is a fixed amount we pay towards the actual charges for certain **eligible healthcare services**. Details of the **healthcare services** which are covered by **allowances** and the amounts of such **allowances** are set out in the **Coverage Tables** on pages 15 to 21. Some **allowances** are only available as a one-off payment as specified in the **Coverage Tables**. You should note that almost always the **allowances** will be significantly less than the actual charges for the **healthcare services** and you must pay the balances of the charges yourself. If the actual charges are less than the fixed total dollar **allowance** limit, we will pay the actual charges.

Does my policy have an excess and if so how does it work?

Under HospitalCare and Hospital & SpecialistCare no excess applies. However, for SureCare a \$50 excess or a \$600 excess may apply, see the **Coverage Tables** for details.

If you apply for prior approval (see pages 8 and 9) and we pay your **health services provider** directly, then you will have to pay your excess to your **health services provider** yourself.

What does Southern Cross mean by “reasonable charges”?

Reasonable charges are charges for **healthcare services** that are determined as reasonable by us (acting reasonably) based on our review of our data.

The charges established as a result of this review process are referred to throughout this **policy** as **reasonable charges**.

Which health service providers are covered?

In order for a **healthcare service** to be **eligible**, it must be performed by a **Specialist, General Practitioner, Nurse** or by another **health services provider** practising in private practice with registration applicable to the **healthcare service**. If you are unsure whether any **health services provider** you are intending to use has appropriate registration or is a member of an appropriate organisation, please contact us.

The prior approval process

Call us to confirm whether your **healthcare service** is **eligible** for cover and the conditions that apply. You need to provide estimated charges from your **health services provider**, we can then inform you of your level of cover (including any excess payable by you) and whether or not the estimated charges exceed **policy limits** or the **reasonable charges** for your intended **healthcare service**.

You must contact us for prior approval if the cost of your **healthcare service** is likely to be over \$1,000 or where the **healthcare service** involves any hospitalisation (including day stay or in-patient surgery) regardless of the cost, unless you are using an **Affiliated Provider**. You should do this at least five working days prior to the **healthcare service** being provided.

If you do not contact us for prior approval before using the **healthcare service**, you will have to pay for the **healthcare service** yourself and then submit a claim. We will process the claim in accordance with your **policy**. By not contacting us for prior approval, you will not know what you are entitled to receive under this **policy** and what you are responsible to pay yourself. Amounts you are responsible for could arise due to an excess applying or due to the **healthcare service** not being **eligible** for cover under your **policy**, or the actual charges exceeding **reasonable charges** or the **policy limits**.

What is an Affiliated Provider and what are the benefits of using one?

Southern Cross has entered into contracts with certain **health services providers**. These providers are called **Affiliated Providers**.

By having agreed prices for certain procedures, the **Affiliated Provider** can tell you what (if anything) you will be required to pay for your **healthcare services**. Unless you are advised otherwise by **Southern Cross** and/or your **Affiliated Provider**, we will pay 100% of the amount charged up to **policy limits**.

The **Affiliated Provider** will organise prior approval and submit any invoices to us. When an **Affiliated Provider** provides a **healthcare service** to you, we deem this to be a claim under your **policy**.

A full list of **Affiliated Providers** and the **healthcare services** they offer can be found at healthcarefinder.co.nz. The **Affiliated Provider** network varies in services, and **Affiliated Providers** may not be available for all **healthcare services** covered by this **policy** or in all geographic areas.

Can I use a health services provider that is not an Affiliated Provider?

Yes, you can (as long as the procedure is not **Affiliated Provider-only**).

Affiliated Provider-only procedures

Healthcare services specified in the **Coverage Tables** must be provided by an **Affiliated Provider** for that **healthcare service** to be covered under this **policy**.

Will my health services provider give me an estimate of the charges?

Under the Health and Disability Commissioner (Code of Health and Disability Services Consumers' Rights) Regulations 1996 you have the right to receive an outline of the treatment, risks associated with the treatment and an estimate of charges from your **health services provider** before treatment takes place. Please provide this to us when you apply for prior approval. You should note that this is an estimate only. If the actual charges vary this may affect your level of reimbursement from us.

What if I have two or more surgical procedures at the same time?

When you have two or more surgical procedures simultaneously, sequentially or under the same anaesthetic the following will apply:

For **eligible healthcare services** provided by an **Affiliated Provider**, unless you are advised otherwise by us or your **Affiliated Provider**, we will pay 100% of the amount charged by your **Affiliated Provider** for each of the procedures up to the **policy limits**. For multiple surgical procedures provided by a **Specialist** who is not an **Affiliated Provider**, we will pay the actual cost of each procedure up to the **policy limits**.

If you are going to have two or more surgical procedures at the same time, you should inform us at the time of prior approval so that we can help you determine the extent of your cover with us.

What if I have more than one surgeon, an assistant surgeon or a registered nurse first surgical assistant involved in the operation?

Your **policy** provides reimbursement for one surgeon per **operation** only. If you are going to have more than one surgeon, an assistant surgeon or a registered nurse first surgical assistant involved in the **operation** you should inform us at the time of prior approval so that we can help you determine the extent of cover.

What if I need follow-up healthcare services after surgery?

After surgery, if you require additional surgery in connection with the initial surgery, you should contact us to discuss the additional surgery and apply for further prior approval. If the additional treatment relates to a **treatment injury** refer to page 12 for information.

Which prescription drugs qualify for cover?

Your **policy** provides different cover for **drugs** depending on what type of **healthcare service** they relate to.

- **Drugs** prescribed and taken in hospital during surgical treatment, non-surgical treatment or psychiatric care are covered as part of **ancillary hospital charges**.
- **Chemotherapy drugs** taken as part of chemotherapy treatment are covered as part of the chemotherapy treatment benefit.

Unless specifically stated otherwise, for any **drugs** to qualify for cover, they must be **Pharmac approved**, prescribed by a **Medical Practitioner** in private practice and not otherwise excluded by your **policy** terms.

You can claim from **Southern Cross** the actual amount you pay for the **drug** (being the amount due after any **Pharmac** subsidy has been applied) up to your **policy limits**.

As an exception to the requirement for all **drugs** to be **Pharmac approved**, we do allow you to claim non-Pharmac approved chemotherapy drugs but only as specifically listed under chemotherapy treatment in the **Coverage Tables**.

If any **drug** you are prescribed would require a special authority from **Pharmac** if it was being administered in a public facility, you are only entitled to reimbursement of that **drug** under this **policy** once you have met that same special authority criteria.

The definitions for all the terms can be found on pages 30 to 33 of this **policy** document.

The claiming process

How can I make a claim under my policy?

You can make a claim under your **policy** by submitting a completed claim form (online at My Southern Cross, via the My Southern Cross app, or by post), claiming electronically using **Easy-claim** for a **healthcare service** or visiting an **Affiliated Provider** for a **healthcare service**. When you claim electronically via **Easy-claim** for **eligible healthcare services** (and your claim is accepted by us) or an **Affiliated Provider** provides a **healthcare service** to you, we deem this to be a claim under your **policy**. All claims are subject to the provisions of your **policy**.

What do I need to provide to Southern Cross when I make a claim?

Unless you are visiting an **Affiliated Provider** or claiming electronically using **Easy-claim**, you need to submit a completed claim form and itemised receipts, which include the date treatment was provided, for the **healthcare services** listed on the claim form. We do not accept EFTPOS or credit card receipts. The claim form must be fully completed to ensure that your claim can be processed promptly. If the claim form is being posted to us, please ensure the form is signed by you and that the original copies of the itemised receipts are included.

What rules apply when claiming electronically via Easy-claim?

When a selected **health services provider** claims electronically via **Easy-claim** on your behalf for an **eligible healthcare service** provided to you, we deem this to be a claim under your **policy** and you authorise us to pay the **health services provider** directly.

Please be aware that for electronic claiming at a pharmacy, the first time you claim electronically for an **eligible drug** for you, you are electing to electronically claim for that and any subsequent **eligible drug** that you may wish to acquire from that pharmacy and any subsequent transaction/s will be automatically processed as an electronic claim on your **policy**, unless you advise us or the pharmacy otherwise.

How long do I have to send in my receipts?

To assist in processing please submit claims within 12 months of the date of provision of the **healthcare service**.

Do I need to provide further information?

When you request a prior approval, we may ask you to provide us with a medical report. This will enable us to assess and advise you of the amount of your cover.

Sometimes we may not be able to assess your claim from the claim form, invoices and receipts and we may need to contact you or the **health services provider** to clarify some details to enable us to assess the claim correctly.

In exceptional circumstances, we may need to ask a **health service provider** chosen by us, to advise us about the medical facts or examine you in relation to the claim. We will only do this when there is uncertainty as to the level of cover under the **policy** or the nature or extent of the medical condition. This examination and advice will be at our expense. You must co-operate with the **health services provider** chosen by us, or we will not pay your claim.

I might have cover under another insurance policy, or I could claim the cost of my treatment from someone else. What should I do?

First of all make claims against the other insurer or other person who may be liable, then complete a claim form for the full extent of your claim and send it to us, together with details of the level of payment you have received. We will deduct that payment from the amount we will reimburse to you in accordance with this **policy**.

It is your responsibility to inform us of the other insurer or other person liable to pay towards the cost of the **healthcare service** and to make every reasonable effort to obtain payment from them. We have the right to recover from the **policyholder** any payment made by **Southern Cross** for a **healthcare service** where the cost is recoverable from another insurer or other person.

If you have two or more **policies** with **Southern Cross**, you are not entitled to claim for, or be reimbursed for, an amount higher than the actual cost of the **healthcare service** provided.

What else do I need to know about my claim?

We reimburse claims either directly to the **health services provider** if prior approval has been obtained or you have visited an **Affiliated Provider** or claimed electronically via **Easy-claim** at a selected **health services provider** (and your claim has been accepted by us) or to the **policyholder** (current at the time the **healthcare service** was provided, not at the time the claim is submitted).

We may decline any claim that we reasonably consider to be invalid or unjustified. We may examine any claims for **healthcare services** and where appropriate investigate any aspect of the **healthcare services** provided.

If your **policy** is still in force and your premium is not paid up to date (by you and/or your employer) for the period in which treatment was received, then we will not pay your claim until we receive full payment of any arrears.

If the **policyholder** has been overpaid on any claims, we may seek to recover the amount incorrectly paid out.

Does Southern Cross have the right to deduct money owing from the payment of any claims I make?

Yes, if we are entitled to recover any money from you in relation to this **policy** at any time, we can deduct the amount you owe us from any claim payment or other payment we make to you.

If any claim or other payment we are due to make to you by cheque or otherwise remains unclaimed for two years or more, such payment may be applied for the benefit of **Southern Cross**.

Does Southern Cross not reimburse any health services providers?

We have set out elsewhere in the **policy** how we reimburse **eligible healthcare services** and any terms that apply to such reimbursement. However, there may also be rare occasions where we will not reimburse particular **health services providers** for any **healthcare services**, for example in the case of fraud. In the rare circumstances that we do not recognise a **health services provider** for reimbursement we will first advise you that there would be no cover for any **healthcare service** if it is carried out by that **health services provider**. If the **healthcare service** itself is **eligible** for reimbursement we will of course be able to approve the **healthcare service** with another **health services provider**.

HOW DOES MY SOUTHERN CROSS POLICY FIT WITH ACUTE CARE?

This **policy** is designed to provide cover for **eligible healthcare services** and so we will not reimburse charges for **acute care**.

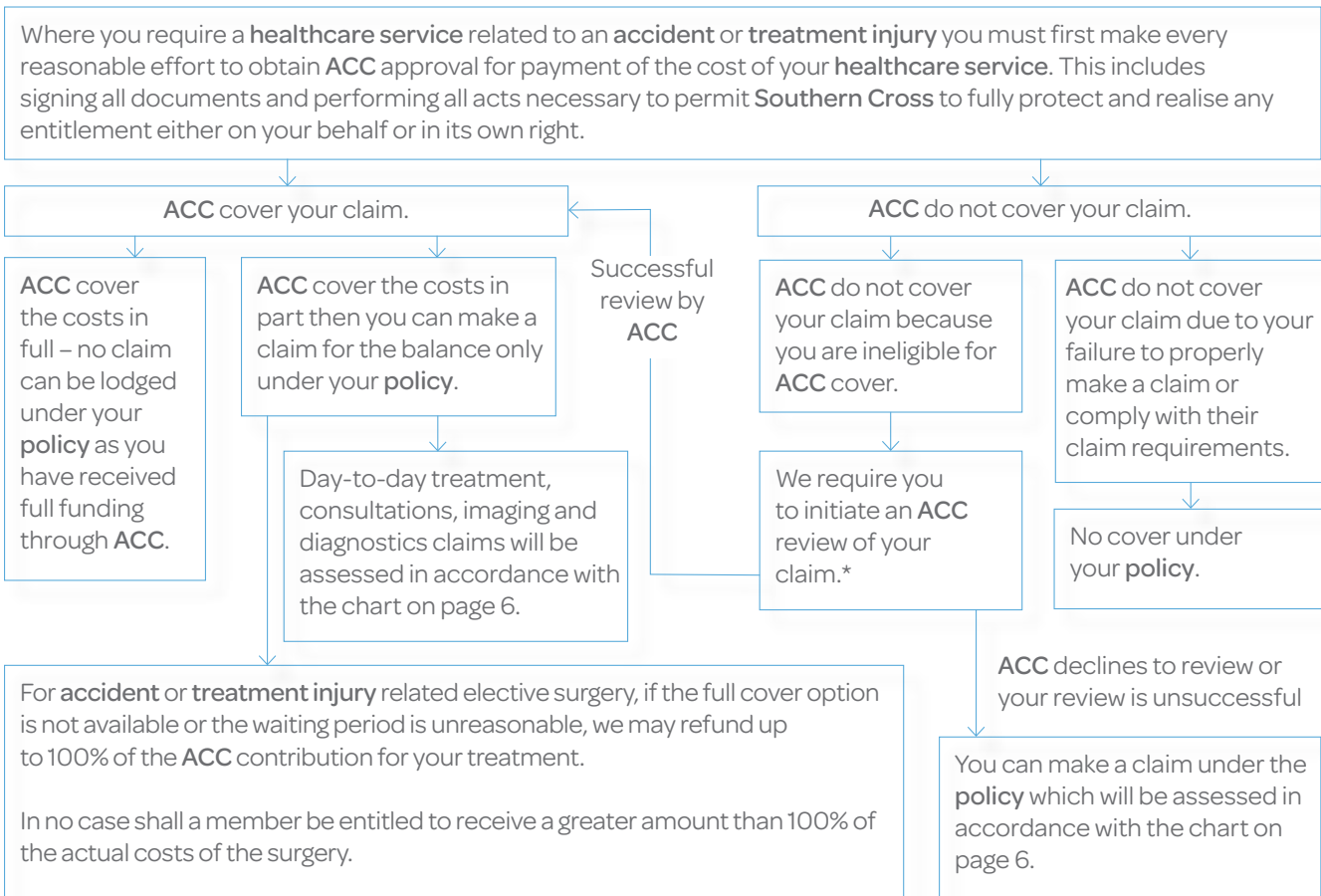
If you need **acute care** you should go directly to your nearest Accident and Emergency unit in a public hospital.

HOW DOES MY SOUTHERN CROSS POLICY FIT WITH ACC?

Your Extensive Cover plan will not provide cover for **accident** treatment or **treatment injury** expenses that **ACC** is legally responsible for. In some cases **ACC** will not pay the full amount charged for your treatment. In these cases you may be able to make a claim under your **policy**.

Special conditions apply to **accident** and **treatment injury** related surgery. Under the **ACC** legislation, you can choose between full cover (where your **health services provider** is fully contracted by **ACC** to provide your procedure at no cost to you) or partial cover (where your **health services provider** is partially contracted by **ACC** to provide your procedure and you will be required to contribute towards the surgery costs). The full cover option should be your first choice as you may not have to make any contribution to your surgery costs. By comparison, under the partial cover option you will have to make a contribution towards the costs of the **healthcare service**.

The following chart has been included to describe how your cover for **healthcare services** related to an **accident** or **treatment injury** works under your **policy** in an easy-to-understand format.



You must first send us a copy of the decline letter from **ACC**. You will need to pay your **health services provider** for any treatment that you receive. We will then reimburse you the amount you are entitled to under this **policy**.

*If you withdraw from a review without consulting us we may seek reimbursement of any payment we have already made to you.

Existing medical conditions and commencement of cover

Are pre-existing conditions covered?

Health insurance is primarily meant to provide cover for the treatment of health conditions, signs and symptoms that arise after the **policy** has been taken out. There is no cover for **pre-existing conditions** under the **policy** unless we agree in writing to offer cover for **pre-existing conditions**.

However after three years of **continuous cover** a **healthcare service** relating to any **pre-existing condition** may be covered under your **policy** provided that the **healthcare service** is **eligible** for cover.

When the **policyholder** completed the Application Form for this **policy** the **policyholder** declared the conditions, signs, symptoms and events for which the **policyholder** or any **dependant** knew about at the date of application. We assess the conditions, signs, symptoms and events disclosed in the application and make a decision whether to offer cover for any **pre-existing conditions** or not. **Pre-existing conditions** which we know of at the time of issuing the **Membership Certificate** and which we decline to cover will be set out on your **Membership Certificate**.

The **exclusions** for **pre-existing conditions** (including any specific conditions listed on the **Membership Certificate**) are in addition to the standard **exclusions** noted in this **policy** document.

Declaration of pre-existing conditions

If the **policyholder** did not declare a **pre-existing condition** relating to the **policyholder** or any **dependant** on the Application Form, and the relevant person subsequently requires treatment, then we may decline cover for that **pre-existing condition**. In these circumstances, at the time we become aware of the **pre-existing condition** we will also add it to your **Membership Certificate** so that we have a record of the **pre-existing condition**.

When does cover under the policy commence?

The **policyholder's** cover commences from the **policy start date**. **Dependant's** cover commences from the date they are added to the **policy**. Newborn **dependants** added to the **policy** within three months following their date of birth are covered from the date of their addition.

Private healthcare services to which this policy applies

The **Coverage Tables** set out on pages 15 to 21 give details of **healthcare services** which are covered under each Extensive Cover plan, together with details of **policy limits** and other terms and conditions of cover.

List of Prostheses and Specialised Equipment

We publish a **List of Prostheses and Specialised Equipment** which outlines the **prostheses**, specialised equipment and consumables or donor tissue preparation charges covered by this **policy**. If a prosthesis is not listed in the **List of Prostheses and Specialised Equipment**, we will not provide cover unless we advise otherwise.

We may change the **List of Prostheses and Specialised Equipment** from time to time and these changes will be notified to you in the same way as any other changes to the **policy**, as set out on page 2 of this **policy** document.

Treatment in a public facility

Southern Cross does not pay for any **healthcare service** undertaken in a public hospital or facility controlled directly or indirectly by a **DHB** unless specifically accepted in writing by **Southern Cross** prior to any treatment.

Quality of healthcare services

We are not liable to you for the quality, standard or effectiveness of any **healthcare service** provided to you by, or any other actions of, any **health services provider** or any of their employees or agents.

Eligibility criteria

We may from time to time put new **eligibility criteria** in place or update the existing **eligibility criteria**.

Treatment overseas

There is an **allowance** for **approved treatment** not available in the public or private sector within New Zealand. This **allowance** is only to contribute towards the medical expenses you incur and does not pay towards accommodation or travel costs. The treatment must be recommended by a **Specialist** in private practice. **Southern Cross** must approve the treatment based on a medical report you provide before treatment takes place. Without this prior approval, the claim cannot be paid. Ordinary **policy exclusions** apply.

Coverage Tables

The following **Coverage Tables** set out the **healthcare services** included under the HospitalCare, Hospital & SpecialistCare and SureCare plans. The **Coverage Tables** specify the **policy limits** and terms and conditions applicable to the listed **healthcare services**. The **Coverage Tables** should be read together with the **List of Prostheses and Specialised Equipment**, which is available at southerncross.co.nz/plans, or by calling us.

Eligibility criteria may apply to some procedures, please refer to southerncross.co.nz/eligibilitycriteria.

When reading the **Coverage Tables** you can refer to the chart on page 6 to understand how your cover will be calculated, and to the glossary of terms on page 30 for the explanation of all bolded terms. All figures include GST.

Extensive Cover - Coverage Tables

HEALTHCARE SERVICE	MAXIMUM*	OTHER TERMS AND CONDITIONS
SURGICAL TREATMENT		Does not include cover for any costs relating to the implantation of teeth including any cost relating to titanium dental implants. Eligibility criteria may apply.
Surgical procedures	\$100,000 per operation	Performed by a Specialist or Affiliated Provider contracted for that healthcare service in an approved facility.
Surgeon's operating fee/s Anaesthetist's fee/s Intensivist's fee Hospital fees		
Surgically implanted prostheses and specialised equipment	Maximums apply	Refer to the List of Prostheses and Specialised Equipment . \$600 excess applies to SureCare.
Cardiac surgery	\$100,000 per operation	Performed by a Specialist or Affiliated Provider contracted for that healthcare service in an approved facility.
Surgeon's operating fee/s Anaesthetist's fee/s Intensivist's fee Perfusionist's charges Hospital fees		Including bypass machine supplies and off-bypass cardiac stabilisation consumables.
Surgically implanted prostheses and specialised equipment	Maximums apply	Refer to the List of Prostheses and Specialised Equipment . \$600 excess applies to SureCare.
Sterilisation		Performed by a Specialist in an approved facility . After one year of continuous cover on this plan. Excludes reversals.
HospitalCare	Refunded as per surgical procedures	
Hospital & SpecialistCare	Refunded as per surgical procedures	
SureCare	No cover	
		A vasectomy must be performed by an Affiliated Provider to be eligible for cover under your policy .
Minor surgery		Performed by a General Practitioner , including removal of cysts, skin lesions and ingrown toenails.
HospitalCare	\$450 per operation	
Hospital & SpecialistCare	\$450 per operation	
SureCare	No cover	
		Excludes initial or follow up consultations.

*See the chart on page 6 for how your refund will be calculated.

SURGICAL TREATMENT THAT MUST BE PERFORMED BY AN AFFILIATED PROVIDER

The following surgical treatments must be performed by an **Affiliated Provider** to be **eligible** for cover under your **policy**. Unless you are advised otherwise by **Southern Cross** and/or your **Affiliated Provider**, we will pay 100% of the amount charged up to **policy limits**. To receive cover the surgical treatment must meet applicable **eligibility criteria**. Please be aware that not all surgical treatments are available from all **Affiliated Providers** or in all areas.

Bone lesions	Radiofrequency ablation of benign bone lesions.
Cardiac surgery	Coronary artery bypass graft surgery (CABG), valve replacement, Bentalls procedure, valvuloplasty.
Carpal tunnel release	
Catheter based cardiology procedures	Coronary angiogram and/or angioplasty, electrophysiology studies and ablation of cardiac arrhythmias, percutaneous patent foramen ovale (PFO) closure and percutaneous atrial septal defect (ASD) closure.
Cholecystectomy	
Corneal crosslinking	
CT coronary angiogram	On referral by a Specialist in private practice.
Ear, nose and throat surgery	Adenoidectomy, balloon sinuplasty, endoscopic modified Lothrop, insertion and/or removal of grommets in theatre, tonsillectomy, laser treatment for pharyngeal, laryngeal and oesophageal conditions.
Eye surgery	Vitrectomy, entropion and ectropion repair, upper eyelid blepharoplasty, ptosis, removal of tarsal cyst, probing/syringing of lacrimal passage, bleb needling, minor eyelid surgery, cataract surgery, excision of pterygium, excision of pinguecula. Cataract surgery cover is limited to the surgical insertion of a standard monofocal intraocular lens only (there is no cover for the additional cost of any other type of surgically implanted intraocular lens or associated costs).
Gastrointestinal endoscopy	Gastrosocopy, colonoscopy, balloon enteroscopy, wireless pH capsule and wireless capsule endoscopy.
Hernia repair	Femoral, hiatus, inguinal and umbilical hernia repair.
Hip joint replacement	Primary total hip joint replacement.
Intravitreal injections	Cover for drug costs is limited to \$100 per injection regardless of the type of drug used.
Knee joint replacement	Primary total knee joint replacement, primary partial (hemi) knee joint replacement.
Laparoscopic renal cryotherapy	
Laser eye treatment	YAG laser capsulotomy, laser iridotomy, laser iridoplasty, laser trabeculoplasty, photocoagulation of the retina, pan retinal laser, macular laser.
Ligament repair	Synthetic ligament repair and reconstruction.
Minor skin surgery	Excision, biopsy, cryotherapy, curettage and diathermy of skin lesions without anaesthetic or under local anaesthetic up to \$7,500 per claims year . (Excludes Mohs surgery see below.)
Mohs surgery	Includes cover for excision and closure.
Percutaneous medial branch thermal radiofrequency neurotomy	Cover is limited to two procedures per lifetime .
Peripheral angiography	Peripheral angiogram and/or angioplasty.
Prostate treatment	Laparoscopic prostatectomy, prostate brachytherapy, external beam radiotherapy, prostate cryotherapy, radical retropubic prostatectomy, perineal prostatectomy, transurethral resection of prostate (TURP), open enucleation of prostate, laser resection of prostate and robotically assisted laparoscopic prostatectomy.
Robotic partial nephrectomy	
Skin lesion removal	Excision, biopsy, cryotherapy, curettage and diathermy of skin lesions under general anaesthetic or IV sedation.
Tooth extraction	
Treatment of faecal incontinence	Constrain biofeedback and electrostimulation for faecal incontinence, sacral nerve stimulation. No reimbursement will be made towards the cost of the stimulation device.
Varicose vein (legs)	Endovenous laser treatment, ultrasound guided sclerotherapy, varicose vein surgery, radiofrequency (RF) endovenous ablation and duplex vein mapping. Cover is limited to two varicose vein procedures per leg per lifetime .
Vascular malformation	Superficial vascular malformation sclerotherapy and embolisation – simple. Cover is limited to two procedures per vascular malformation per lifetime .
Vasectomy	After one year of continuous cover on this plan. This benefit does not include reversals. No cover on SureCare.

HEALTHCARE SERVICE	MAXIMUM*	OTHER TERMS AND CONDITIONS
SURGICAL ALLOWANCES		
Eligibility criteria may apply.		
Gastric banding/bypass allowance		After three years of continuous cover on this plan. Payable on receipt of a medical report by a Specialist prior to surgery (this allowance also includes any subsequent treatment that may be required).
HospitalCare	\$7,500 one-off payment	
Hospital & SpecialistCare	\$7,500 one-off payment	
SureCare	\$6,900 one-off payment	
Bilateral breast reduction allowance		After three years of continuous cover on this plan. Payable on receipt of a medical report by a Specialist prior to surgery (this allowance also includes any subsequent treatment that may be required).
HospitalCare	\$5,000 one-off payment	
Hospital & SpecialistCare	\$5,000 one-off payment	
SureCare	\$4,400 one-off payment	
Post mastectomy allowance to achieve breast symmetry		Payable on receipt of a medical report by a Specialist prior to surgery.
HospitalCare	\$2,500 one-off payment per lifetime	
Hospital & SpecialistCare	\$2,500 one-off payment per lifetime	
SureCare	\$1,900 one-off payment per lifetime	
Overseas treatment allowance		Reimbursement of medical expenses for approved treatment not available in the public or private sector within New Zealand. The treatment must be recommended by a Specialist . Southern Cross must approve the treatment based on a medical report you provide before treatment takes place. Ordinary policy exclusions apply. No reimbursement for accommodation or travel.
HospitalCare	\$10,000 per claims year	
Hospital & SpecialistCare	\$10,000 per claims year	
SureCare	\$9,400 per claims year	
RECOVERY		
Must be performed within six months after related eligible surgery .		
Home nursing		Post-operative nursing commencing within 14 days of related surgery and performed by a Nurse on the referral of a Specialist in private practice.
HospitalCare	\$175 per day up to \$2,800 per claims year	
Hospital & SpecialistCare	\$175 per day up to \$2,800 per claims year	
SureCare	No cover	
Speech and language therapy	\$70 per visit up to \$350 per claims year	Treatment by a speech and language therapist registered with the New Zealand Speech-language Therapists' Association, on the referral of a Specialist in private practice.
Post-operative physiotherapy	\$60 per visit up to \$300 per claims year	Treatment by a physiotherapist registered with the Physiotherapy Board of New Zealand. Includes cover for treatment by a hand therapist registered with the New Zealand Association of Hand Therapists.

*See the chart on page 6 for how your refund will be calculated.

HEALTHCARE SERVICE	MAXIMUM*	OTHER TERMS AND CONDITIONS
SUPPORT		
Ambulance allowance	\$180 per claims year	For emergency transportation to a public facility.
Travel and accommodation allowance	\$500 per claims year	For when private treatment is not available in your home town or city and you have to travel more than 100km from home to receive an eligible healthcare service . Allowance payable to cover the person covered by the policy receiving the eligible healthcare service and a support person. Allowance payable for public transport costs (includes buses, trains, taxis, shuttles, planes and ferries) and hotel/motel rooms within New Zealand only. No cover for car hire, mileage or petrol costs.
Parent accommodation allowance	\$100 per night up to \$500 per operation	For hospital accommodation expenses incurred by a parent when accompanying a dependant child . Both parent and child must be listed on the Membership Certificate . Accommodation must be in an approved facility .
Public hospital cash allowance	\$50 per night up to \$2,400 per claims year	For overnight admissions in a public facility. A copy of the hospital discharge summary must accompany the claim.
Waiver of premium		Upon the death of the policyholder from a cause other than an accident before age 60, the surviving dependants will continue to qualify for cover provided by the existing policy free of charge for 24 months from the date of the policyholder's death.
HospitalCare Hospital & SpecialistCare SureCare	2 years free cover 2 years free cover No cover	
Obstetrics allowance		After one year of continuous cover on this plan. For obstetric care carried out by a Specialist vocationally registered in obstetrics and gynaecology or anaesthesia, and/or for accommodation in an approved facility .
HospitalCare Hospital & SpecialistCare SureCare	No cover \$1,500 per claims year No cover	
Funeral allowance		On the death of any current member before the age of 65 years, from a cause other than an accident . This allowance is payable to the estate or guardian.
HospitalCare Hospital & SpecialistCare SureCare	\$2,400 one-off payment \$2,400 one-off payment No cover	
Palliative care and treatment allowance		Payable at the discretion of Southern Cross (acting reasonably) following three years of continuous cover .
HospitalCare Hospital & SpecialistCare SureCare	\$2,000 per claims year \$2,000 per claims year No cover	

*See the chart on page 6 for how your refund will be calculated.

HEALTHCARE SERVICE	MAXIMUM*	OTHER TERMS AND CONDITIONS
DIAGNOSTIC IMAGING		
Performed at an approved facility . \$50 excess per scan applies to each benefit in this section for SureCare. Eligibility criteria may apply.		
	Up to \$10,000 per claims year (in total) for the following:	Must be performed within six months before or after related eligible surgery to be entitled to cover under HospitalCare.
X-ray		Excludes x-rays performed by a dentist.
Ultrasound		Excludes obstetrics and varicose veins (legs) treatment.
Nuclear scanning (scintigraphy)		
Myocardial perfusion scan		Must be referred by a Specialist in private practice.
IMAGING THAT MUST BE PERFORMED BY AN AFFILIATED PROVIDER		
The following imaging must be performed by an Affiliated Provider and meet applicable eligibility criteria . Unless you are advised otherwise by Southern Cross and/or your Affiliated Provider , we will pay 100% of the amount charged by your Affiliated Provider up to the \$10,000 per claims year (in total) listed above. Please be aware that not all procedures are available from all Affiliated Providers or in all areas.		
Mammography		
CT angiogram		
MR angiogram		Must be referred by a Specialist in private practice.
Computed Axial Tomography (CT scan)		Cone Beam Computed Tomography (CBCT) must be referred by a Specialist in private practice.
Magnetic Resonance Imaging (MRI scan)		Must be referred by a Specialist in private practice.
Positron Emission Tomography / Computed Tomography (PET/CT)		Must be referred by a Specialist in private practice. Cover is limited to specific diagnosed cancers.
TESTS		
\$50 excess applies per test to all SureCare Tests benefits. Eligibility criteria may apply.		
		On referral by a Specialist in private practice and in an approved facility . Must be performed within six months before or after related eligible surgery to be entitled to cover under HospitalCare.
Cardiac tests	\$5,000 per claims year (in total)	
Diagnostic tests	\$3,000 per claims year (in total)	
TESTS THAT MUST BE PERFORMED BY AN AFFILIATED PROVIDER		
The following tests must be performed by an Affiliated Provider and meet applicable eligibility criteria . Unless you are advised otherwise by Southern Cross and/or your Affiliated Provider , we will pay 100% of the amount charged up to the policy limits (in total) listed above. Please be aware that not all procedures are available from all Affiliated Providers or in all areas.		
Cardiac tests		
Advanced electrocardiogram (A-ECG)		
Diagnostic tests		
Optical Coherence Tomography		
Heidelberg Retinal Tomography (HRT)		
GDx Retinal scanning		
Fundus fluorescein angiography		
Fundus photography		
Visual fields		
Corneal topography		
Retinal photography		
Optic disc photos		
Matrix screen		
Intraocular pressure test (IOP)		
Laboratory tests		
HospitalCare	No cover	Performed for diagnostic purposes but not funded by a government agency. Performed by an accredited hospital, community based or regional referral laboratory approved by International Accreditation New Zealand.
Hospital & SpecialistCare	\$70 per claims year	
SureCare	No cover	

*See the chart on page 6 for how your refund will be calculated.

HEALTHCARE SERVICE	MAXIMUM*	OTHER TERMS AND CONDITIONS
CONSULTATIONS		
	\$50 excess per consultation applies to all SureCare consultations benefits. Eligibility criteria may apply.	
Specialist consultations	\$5,000 per claims year (in total)	<p>Consultations with a Specialist or Affiliated Provider. Excludes psychiatrist consultations.</p> <p>Must be performed within six months before or after related eligible surgery to be entitled to cover under HospitalCare. Consultations with an oncologist are not subject to this rule.</p> <p>Ophthalmologist, allergy and medical oncology consultations must be with an Affiliated Provider.</p>
Psychiatrist consultations	\$750 per claims year	Consultations with a Specialist vocationally registered in psychiatry.
Dietitian consultations	\$100 per consultation up to \$500 per claims year	<p>Consultations with a dietitian registered with the New Zealand Dietitian Board. On referral by a Specialist in private practice.</p> <p>Must be performed within six months before or after related eligible surgery to be entitled to cover under HospitalCare.</p>
NON-SURGICAL TREATMENT		
Non-surgical hospitalisation	\$60,000 per claims year (in total) for the following:	<p>For non-surgical treatment in a hospital performed by or on referral of a Specialist or Affiliated Provider in private practice and in an approved facility (does not include cover for consultations, imaging and tests).</p> <p>Excludes long term care, rehabilitation, geriatric care, hospice and psychiatric hospitalisation.</p>
Hospital accommodation	\$700 per night or day stay	Single room, excludes suites.
Ancillary hospital charges	\$200 per claims year	\$600 excess applies to SureCare.
Psychiatric hospitalisation	\$3,500 per claims year (in total) for the following:	For admission and care by a Specialist vocationally registered in psychiatry in an approved facility .
Hospital accommodation	\$700 per night or day stay	
Ancillary hospital charges	\$200 per claims year	\$600 excess applies per admission to SureCare.
Allergy services	\$750 per claims year	<p>Provided by or under the care of an Affiliated Provider. Cover for allergy related healthcare services including, allergy testing and desensitisation.</p> <p>Excludes the cost of non-Pharmac approved drugs.</p> <p>\$50 excess applies per healthcare service to SureCare.</p>

*See the chart on page 6 for how your refund will be calculated.

HEALTHCARE SERVICE	MAXIMUM*	OTHER TERMS AND CONDITIONS
CANCER CARE		
	Eligibility criteria may apply.	
Chemotherapy treatment	\$60,000 per claims year	<p>Must be performed by an Affiliated Provider.</p> <p>Unless you are advised otherwise by Southern Cross and/or your Affiliated Provider we will pay 100% of the amount charged by your Affiliated Provider up to the \$60,000 per claims year maximum. Please note that not all procedures are available from all Affiliated Providers or in all areas.</p> <p>Includes the cost of materials and chemotherapy drugs, hospital accommodation in a single room and ancillary hospital charges. Also includes the cost of biologics and immunotherapy medicines for the treatment of cancer.</p> <p>Maximum also includes reimbursement of the actual cost up to \$10,000 per claims year for non-Pharmac approved MedSafe indicated chemotherapy drugs.</p> <p>\$600 excess per claims year applies to the first claim only for SureCare.</p>
Radiotherapy		<p>Must be performed by an Affiliated Provider.</p> <p>Unless you are advised otherwise by Southern Cross and/or your Affiliated Provider we will pay 100% of the amount charged by your Affiliated Provider.</p> <p>Please note not all procedures are available from all Affiliated Providers or in all areas, and that a limited range of radiotherapy treatments are funded.</p> <p>This benefit is inclusive of any radiotherapy planning and radiation treatment (does not include cover for initial or follow-up Specialist consultations, drugs, other healthcare services, or follow up imaging).</p> <p>\$600 excess per claims year applies to the first claim only for SureCare</p>

*See the chart on page 6 for how your refund will be calculated.

Exclusions

No reimbursement or payment shall be made for any costs incurred in relation to, or as a consequence of, any of the following:

- **Pre-existing conditions** including but not limited to those conditions specifically set out in your **Membership Certificate**;
- Abdominoplasty and/or repair of rectus divarication;
- **Acute care**;
- Appliances or equipment (surgical, medical or dental) for example CPAP machines, crutches;
- Breast reduction except as specifically provided by the bilateral breast reduction **allowance**;
- Breast thermography;
- Brow lift;
- **Chronic conditions**;
- Cochlear implants;
- Colonic irrigation;
- **Congenital conditions** except for umbilical hernia; inguinal hernia; undescended testes; hydrocele; tongue tie; phimosis and squint;
- Contraception or intrauterine devices except for Mirena when used for medical reasons and approved by us prior to treatment;
- Correction of refractive visual errors or astigmatism by surgery, surgically implanted intraocular lens(es), or laser treatment;
- **Cosmetic treatment/procedures**;
- Dementia;
- Diagnosis, management and treatment of developmental or congenital deformities or abnormalities of the facial skeleton and associated structures;
- Embolisation or surgery for cerebral vascular abnormality (including aneurysm);
- Extracorporeal shock wave therapy (other than for lithotripsy);
- Fat grafting and liposuction;
- Gender reassignment surgery and directly related **healthcare services**;
- Gynaecomastia;
- **Health screening** except as specifically provided by mammography (under diagnostic imaging) and colonoscopy (under gastrointestinal endoscopy in **Affiliated Provider** surgical treatment);
- **Healthcare services** performed by a dentist, periodontist, endodontist or orthodontist;
- **Healthcare services** provided at a public facility directly or indirectly controlled by a **DHB** unless specifically accepted in writing by **Southern Cross** prior to treatment;
- **Healthcare services** provided by a person who is not a **health services provider** as defined on page 31 of this **policy** document;
- **Healthcare services** provided in relation to, or as a consequence of, any **accident** or **treatment injury** except as specifically provided on page 12 of this **policy** document;
- **Healthcare services** provided outside New Zealand except as specifically provided by the overseas **treatment allowance**;
- **Healthcare services** relating to the management and treatment of snoring and/or upper airways resistance;
- **Healthcare services** that are not **approved treatment**;
- **Healthcare services** using technology such as digital computer images to aid in the monitoring and diagnosis of skin cancers and other skin lesions for example, mole mapping;
- HIV, HIV disorders including AIDS, and any medical condition that arises in any way from HIV infection;
- Hospital charges of a personal convenience nature for example, newspapers, spouse/family meals, alcohol, TV rental;
- Hyperbaric oxygen therapy;
- Implantation of teeth and/or titanium dental implants;
- Infertility or assisted reproduction;

- Injury, illness, condition or disability arising from, or caused or contributed to by, substance abuse, intoxication or drug taking whether prescribed or recreational;
- Injury or disability suffered as a result of war or any act of war, declared or undeclared, or of active duty in the military, naval or air forces of any country or international authority, or as a direct or indirect result of terrorism;
- Labiaplasty;
- Laser treatment of skin lesions;
- **Long term care** including geriatric in-patient care and **disability support services**;
- Maintenance examinations or medical checkups or any examination required for a third party (including preparation of reports) for example physical examinations for life insurance, travel insurance and driver licence;
- Mental health **healthcare services** except as specifically provided by the psychiatrist consultation and psychiatric hospitalisation benefits;
- Obesity except as specifically provided by the gastric banding / bypass **allowance**;
- Organ transplants, transfusions of autologous blood/blood products, autologous chondrocyte implantations and stem cell transplants, including related expenses for both donors and recipients;
- Pacemakers;
- Pathology and laboratory tests except as specifically provided by the laboratory tests benefit;
- Percutaneous aortic valve replacement and transcatheter aortic valve implantation/replacement;
- Pregnancy and childbirth except as specifically provided by the obstetrics **allowance**;
- **Prophylactic healthcare services** unless approved by **Southern Cross** prior to treatment;
- **Prostheses**, specialised equipment and consumables or donor tissue preparation charges except as specifically listed in the **List of Prostheses and Specialised Equipment**;
- Renal artery denervation;
- Renal dialysis;
- Respite and convalescent care;
- Robotically assisted surgery except as specifically provided by the prostate treatment and robotic partial nephrectomy benefits;
- Self-inflicted illness or injury;
- Sterilisation except as specifically provided by the sterilisation **allowance**, or its reversal;
- Subsequent breast reconstruction surgery unless completed within two years of the first **eligible** breast reconstruction surgery (following an **eligible** mastectomy);
- Surgery designed to assist or allow the implementation of orthodontic **healthcare services**;
- Surgically implanted lens(es) other than monofocal lens(es);
- Termination of pregnancy;
- Treatment of any condition not **detrimental to health**;
- **Unapproved healthcare services**;
- Vaccinations.

Administrative information

In this section, when we say **you/your** we refer to the **policyholder**.

Who is responsible for my policy?

As the **policyholder** you are ultimately responsible for this **policy**, for making any changes to it and ensuring the premium is paid. We rely on you to provide complete and accurate information about yourself and your **dependants**. Your **dependants** can perform certain functions in respect to the **policy** however you remain responsible for their acts and omissions.

When does my policy commence?

This **policy** commences on the **policy start date**. The **policy anniversary date** is the anniversary of the **policy start date**. The **policy anniversary date** is the same for all persons listed on the **Membership Certificate** as covered by the **policy** regardless of the **original date of joining**. If you change in any way the frequency or the manner in which you pay your premiums under the **policy**, then the **policy year** may be reset to start on the date of such change. The new **policy anniversary date** will be the anniversary of the date of the change.

If your **policy** is provided through a work scheme or association scheme, your **policy anniversary date**, however, is aligned to that of your scheme. This could mean that your first **policy anniversary date** may take place less than 12 months after the **policy start date**. However, from this time, the **policy anniversary date** will fall every 12 months unless changes are made to the scheme or you leave the scheme.

Where will Southern Cross send communications about my policy?

Unless otherwise advised, or unless you have chosen to receive communications electronically via My Southern Cross, we will send every notice or other communication required to be sent by **Southern Cross** relating to you, this **policy**, or any **dependant**, to you at your last known address and such notice shall be considered to have been delivered three days after having been posted.

You must immediately notify **Southern Cross** of any change of postal, residential or email address.

When can I add dependants on to my policy?

You can add **dependants** on to the **policy** at any time, excluding children aged 21 years or older. You will need to complete a medical declaration for the **dependant** being added. We will determine whether we will cover any **pre-existing conditions** disclosed on the medical declaration. Cover will commence on the date the **dependant** was added to your **policy**.

If you wish to add a newborn **child**, the application must be submitted within three months of birth. Provided you have held your **policy** for more than three months at the date of application, the **child** will have cover for **pre-existing conditions** as long as they are not excluded under the general terms of this **policy** or are not **congenital conditions** or **chronic conditions** excluded under the exclusions section of this **policy** document. Cover will commence on the date the **child** was added to your **policy**.

If you have not held your **policy** for more than three months at the date of application or don't add the newborn **child** before he or she is three months old, you will have to complete a medical declaration for the **child** and we will determine whether we will cover any **pre-existing conditions** disclosed on the medical declaration.

Premiums for **dependants** added will be charged from the date of the addition of the **dependant** as part of your normal billing cycle. You are responsible for payment of premiums in respect of any **dependant** added to the **policy**.

How long can my adult children stay on my policy?

Your children are charged at the **child's** rate until they reach 21 years of age. On reaching 21 the premiums payable in respect of your children will be based on their age but they can remain on your **policy**. **Adult** children will automatically remain on your **policy** unless you, your work scheme or association scheme specifically request us to remove them.

If you wish to remove them from your **policy**, and they would like to continue cover with **Southern Cross**, they should apply for their own **Southern Cross** membership.

If they apply for the same level of cover as they had under your **policy** and they apply within one month of being removed from your **policy** they will not need to complete a new medical declaration.

How do I remove dependants from my policy?

The removal of a **dependant** can take place at any time – you should request to remove the **dependant** in writing or by calling **Southern Cross**. It is the responsibility of the **policyholder** to remove **dependants** from the **policy** where the circumstances change so that the **policyholder** no longer requires the **dependant** to be covered by the **policy** (for example, following a marital separation or a death).

You should note that if a **dependant** is removed from the **policy** and subsequently added back on, you will have to complete a new medical declaration for them. They will not have cover for **pre-existing conditions** existing prior to the date they are added back on to your **policy**.

When can I change my cover? Can I upgrade or downgrade my policy?

You can upgrade or downgrade your **policy** at any time by contacting **Southern Cross**. The change will take effect from the date we advise. Upgrading or downgrading your **policy** can affect your cover for **pre-existing conditions**, **annual limits**, excesses, loyalty periods and premiums so it is important you discuss your proposed changes with us to fully understand the implications of upgrading or downgrading your **policy**.

In particular you should note:

- to upgrade your **policy** you will be required to complete a new medical declaration in relation to yourself and all **dependants**;
- if you upgrade or downgrade your **policy** any **pre-existing condition exclusions** affecting you or any **dependant** will remain;
- if you upgrade or downgrade your **policy** the **claims year** and excess for you and each **dependant** will start over again from the date of the upgrade or downgrade.

What is a claims year and how do annual limits work?

You and all of your **dependants** have the same **claims year** regardless of when a particular person was added to the **policy**. **Annual limits** applicable to the Extensive Cover plans last for the duration of a **claims year** and revert to their maximum levels at the start of each **claims year**. If any **dependant** is added to the **policy** part way through a **claims year** that **dependant** will have the same **annual limits** as the people covered under the **policy** from the start of the **claims year**.

Annual limits cannot be carried over from one **claims year** to the next, nor can they be transferred to other people covered under the **policy**.

A claim is allocated against the **annual limit** based on the date when the **healthcare services** are provided, and not the date of the invoice or the date a claim is submitted.

You should note that in relation to some **healthcare services**, in addition to an **annual limit** there are other **policy limits**. These limits are all set out in the **Coverage Tables** and the **List of Prostheses and Specialised Equipment**.

How does Southern Cross calculate 'continuous cover' for some of the elements of cover?

'**Continuous cover**' means that the person covered by the **policy** must have had no break in cover for the particular **healthcare service** in this plan to which the **continuous cover** qualification relates for the specified minimum period. Periods when the **policy** is suspended in relation to that person while that person is travelling overseas count as part of **continuous cover**. However, if that person is a **dependant** who is taken off the **policy** for any period and then added back on, then that will break the period of **continuous cover**.

I am going to travel overseas for a while, can I suspend my policy until I return?

It is possible to suspend cover under the **policy** in respect of you or any of your **dependants**, for a period of 2 to 12 calendar months if you, or that **dependant**, are going to be overseas. There are certain conditions that apply as set out below. Each of these conditions relates personally to the **policyholder** or each **dependant** who is travelling, and wishing to suspend their cover:

- you or your **dependant** must request suspension in writing before leaving New Zealand;
- you or your **dependant** must have been covered by the **policy** for at least 12 continuous months up to the date the suspension is to take effect;
- the period of suspension must be between 2 and 12 calendar months;
- you or your **dependant** can each suspend cover up to 3 times per **lifetime** only;
- you or your **dependant** must be continuously covered under the **policy** for a period of 12 months between the end of the last suspension and the commencement date of the next suspension.

If you or your **dependant** are leaving New Zealand for a period greater than 12 months, call us to discuss options available to you.

What happens to my policy if I give Southern Cross incomplete, false or misleading information?

For non-disclosure or misrepresentation of a **pre-existing condition** we will add such condition to your **Membership Certificate** and may decline any related claim.

We may cancel this **policy** on written notice to you for any other non-disclosure, misrepresentation, fraud or material breach of the terms of the **policy** by you or any **dependant** and/or we may take legal action against you and/or your **dependant** (as applicable).

Before we cancel your **policy** for any of the reasons set out above:

- (a) we will notify you in writing of the reasons why we are considering cancellation; and
- (b) you will have not less than seven days to provide any written response you wish to be considered by us before we make our decision.

If you are unhappy with our decision to cancel you may consider the matter deadlocked and refer it to the Insurance & Financial Services Ombudsman in accordance with the relevant **complaints procedure**.

How do I cancel my policy?

If you are joining **Southern Cross** for the first time and are not satisfied with the **policy** during the first 14 days after the date you have received this **policy** document and your **Membership Certificate**, you can cancel the **policy** and we will provide a full refund of all premiums paid. You can only do this if you have not made a claim under the **policy** during this period. If you wish to cancel the **policy** within the 14 day period please contact us.

You can cancel your **policy** at any other time but if you do so you will not be entitled to a refund of any premium already paid to us and you will remain liable for premium due up to the date the cancellation takes effect. Cover will be provided until the date the **policy** is paid to.

Nothing in this **policy limits** or affects any rights you or any **dependant** may have under the Consumer Guarantees Act 1993.

What happens if I do not pay my premium?

If you or your employer do not pay your premiums we will be unable to issue prior approval or pay claims under your **policy**.

If you or your employer don't pay premiums for three months or more, we will cancel your **policy**.

Your regulatory protection

PRIVACY STATEMENT

Privacy of information relating to you is governed by the Privacy Act and in relation to health information, by the Health Information Privacy Code.

How may Southern Cross use your information?

You authorise us to use information about you for the following purposes:

- to consider your eligibility for cover under the **policy**;
- to consider the specific terms applying to the **policy** (including any **pre-existing conditions**);
- to administer the **policy** and your membership with the Society including general meetings;
- to consider whether any **healthcare service** is **eligible** for cover under the **policy**;
- to contact you from time to time, including within a reasonable time of you ceasing to be covered by the **policy**, with information about products and services relating to us, other 'Southern Cross' branded businesses, and our business partners;
- to conduct analysis and research;
- to compare with information about you held by our business partners, so we can provide you with information about relevant products and services relating to us or our business partners;
- to process, investigate and review any claims made and or paid (including historical claims);
- to prevent, detect and investigate any fraud including where in our reasonable opinion we suspect any fraud; and
- to comply with laws and regulations.

Who may Southern Cross collect your information from?

You authorise us to collect information about you for the above purposes, directly from you, or from:

- the **policyholder** (eg directly from the **policyholder** via the application form and claim form);
- the husband / wife or partner of the **policyholder** (provided they are covered by the **policy**);
- a previous **Southern Cross** health insurance or Critical Illness policy (including previous application(s), **Membership Certificate(s)** and or claims);
- **health services providers** (including **Affiliated Providers**), **approved facilities**, and medical authorities (including **ACC** and Ministry of Health);
- 'Southern Cross' branded businesses and our business partners;
- the adviser associated with the **policy**;

- the Group Administrator, if the **policyholder** is part of a work scheme or association scheme for the purpose of administering premiums (if applicable) and verifying the **policyholder's** eligibility to be part of the work scheme or association scheme (excluding the collection of health information); and
- any other third party authorised by the **policyholder** or **adult dependant**.

You also authorise the disclosure of such information by such parties for any of the above purposes.

Who may Southern Cross disclose your information to?

You authorise us to disclose information about you for the above purposes, directly to you, or to:

- the **policyholder**;
- the husband / wife or partner of the **policyholder** (provided they are covered by the **policy**);
- relevant **health services providers** (including **Affiliated Providers**), **approved facilities** and medical authorities;
- any third party authorised by the **policyholder** or **adult dependant** ;
- the adviser associated with the **policy** (including disclosure of health information);
- the Group Administrator if the **policyholder** is part of a work scheme or association scheme for the purpose of administering premiums (if applicable), including the disclosure of premium information about any **dependants** on the **policy** (if applicable), and verifying the **policyholder's** eligibility to be part of the work scheme or association scheme (excluding the disclosure of health information);
- other 'Southern Cross' branded businesses and our business partners; and
- any other party as required by law.

All communications from us relating to you, whether or not you are the **policyholder**, will be sent to the **policyholder**. This means that your personal and health information will always be disclosed to the **policyholder**, including when you make a claim, and you authorise this disclosure.

Is your information secure?

We endeavour to protect your information from loss, unauthorised access, modification or disclosure and or misuse in accordance with the Privacy Act and Health Information Privacy Code. Please note we may also record calls for training and audit purposes and for dispute resolution.

How can you access and correct your information?

You are entitled to have access to and request correction of any of your personal information or health information held by us. Please contact us on 0800 800 181.

We endeavour to ensure that the information we collect, store, use or disclose is accurate, complete and up to date. Prompt notification of any changes to your contact details will help us to do this.

From time to time **Southern Cross** may send you marketing and other information electronically such as by email or text message. If you have provided your email address or mobile phone number we take this as your implied consent to us doing this. If you wish to withdraw your consent at any time please contact us.

If you do not provide us with your information, what then?

If the information provided to us is not accurate or complete we may not be able to process the application or claim, or it may result in us not being able to provide you with cover until such information is provided. The consequences of providing incomplete, false or misleading information are set out in your **policy** document.

Need more information?

If you have any queries about the privacy of information held by us and or our Privacy Statement, please contact our Privacy Officer via 0800 800 181.

Your information is collected and held by Southern Cross Medical Care Society, Level 1, Ernst & Young Building, 2 Takutai Square, Auckland 1010.

FINANCIAL ADVICE

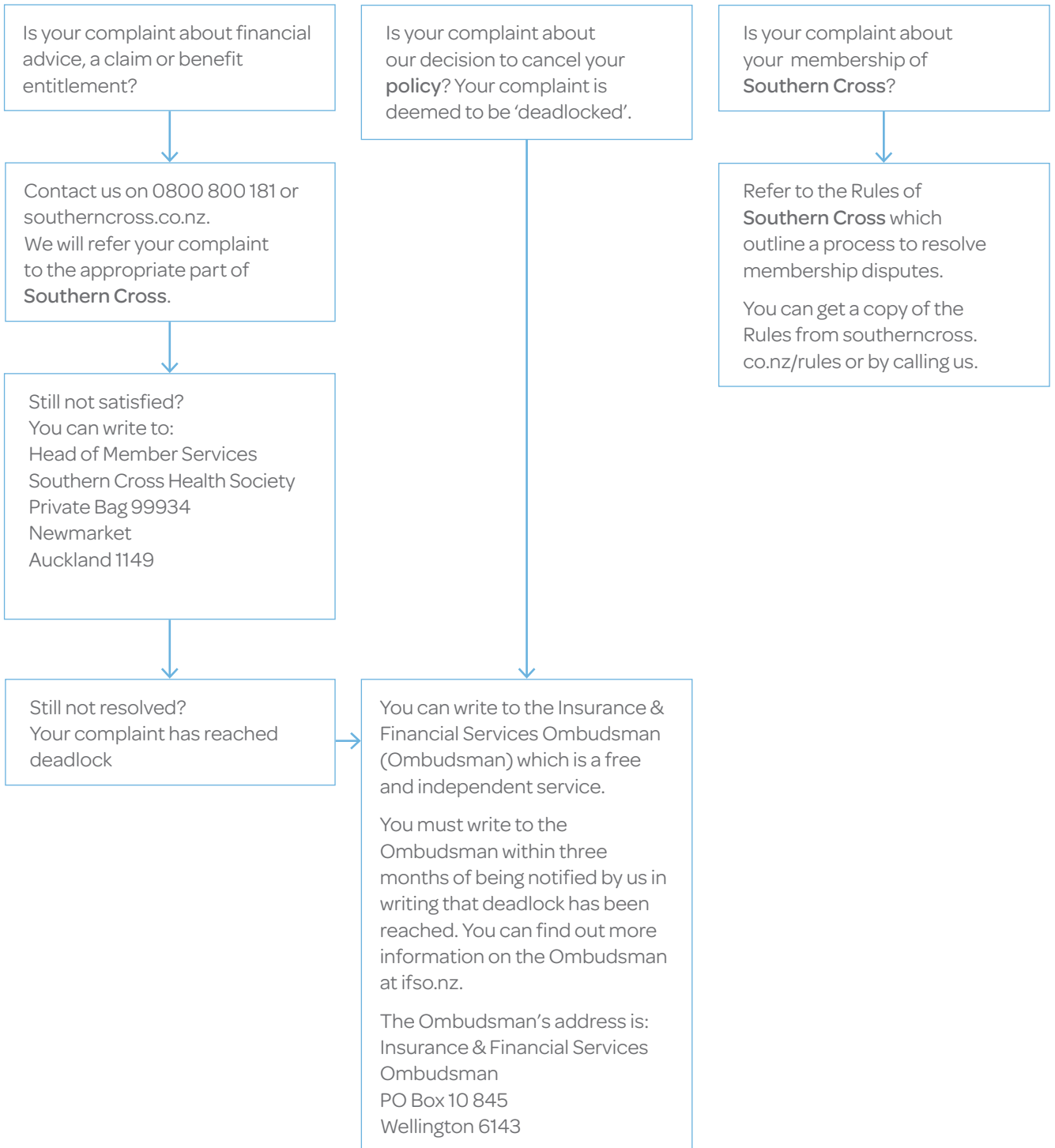
Southern Cross is a Qualifying Financial Entity (QFE). We take responsibility for any financial advice our staff and advisers provide on the **Southern Cross** range of health insurance products. We are licensed and regulated by the Financial Markets Authority for that financial advice. For more information and a copy of our disclosure statement please visit southerncross.co.nz/disclosure-statement

INDUSTRY ORGANISATIONS

Southern Cross is registered as a Friendly Society and is a member of the Health Funds Association of New Zealand, the Insurance & Financial Services Ombudsman scheme and the International Federation of Health Plans. We are bound by any industry code issued by the Health Funds Association of New Zealand.

COMPLAINTS PROCEDURE

If you are unhappy with our service, our treatment of your **policy** or your membership of **Southern Cross**, you can follow the process outlined below.



Glossary of terms

For explanations of medical terminology please look at the Medical Terms Glossary at southerncross.co.nz/society or contact us.

Some terms used in this **policy** document have been explained as they arose. Other terms are defined below:

ACC means the Accident Compensation Corporation referred to in the Accident Compensation Act 2001 (or its successor).

Accident means an accident as defined in the Accident Compensation Act 2001 (or its successor).

Acute care means care provided in response to a sign, symptom, condition or disease that requires immediate treatment or monitoring.

Adult means a person 21 years of age and over.

Affiliated Provider means a **health services provider** who has entered into a contract with **Southern Cross** to provide certain **healthcare services** at agreed prices.

Allowance means the fixed amount that we will contribute towards the cost of certain **eligible healthcare services** as specified in the **Coverage Tables**.

Ancillary hospital charges means anaesthetic supplies, dressings, **drugs** (which are prescribed and taken in hospital), intravenous fluids, and irrigating solutions, used whilst the member is hospitalised for an **eligible healthcare service**.

Annual limit(s) means, the maximum amount in respect of any one person that can be reimbursed in any one **claims year**.

Approved facility means, a **certified private facility** or other healthcare facility approved by **Southern Cross**.

Approved treatment means a **healthcare service** that is necessary for treatment of the health condition involved, is not experimental or unorthodox, and is widely accepted professionally as effective, appropriate and essential based upon recognised standards of the healthcare specialty involved.

Certified private facility means a private surgical or medical facility certified as such by the Ministry of Health.

Chemotherapy drugs means prescription medicines for the treatment of cancer or neoplastic disease, that are prescribed or recommended by a registered oncologist in private practice, **Pharmac approved**, and not otherwise excluded by the terms of your **policy**.

Child means a person under 21 years of age.

Chronic conditions means cystic fibrosis, polycystic kidney, marfans syndrome, Loeys-Dietz syndrome, spina bifida, scoliosis, kyphosis, pectus excavatum and pectus carinatum.

Claims anniversary date means the date 12 months following the date the **policyholder** started on the current plan and the anniversary each 12 months thereafter as specified on the current **Membership Certificate**.

Claims year means the first 12 months following the **policy start date** and each successive 12 month period from your **claims anniversary date**.

Complaints procedure means the complaints procedure and process available to you as set out on page 29.

Congenital condition(s) means congenital anomalies or defects which are present at birth and for which the **policyholder** or **dependant** had either:

- (a) signs or symptoms of the condition prior to joining **Southern Cross**, or
- (b) signs or symptoms of the condition within three months of birth, as reasonably determined by **Southern Cross**.

Continuous cover means that the person covered by the **policy** must have had no break in cover for the particular **healthcare service** in this plan to which the continuous cover qualification relates for the specified minimum period.

Cosmetic treatment means any surgery, procedure or treatment that improves, alters or enhances appearance, whether or not undertaken for medical, physical, functional, psychological or emotional reasons.

Coverage Table(s) means the table(s) set out on pages 15 to 21 of this **policy** document, and any subsequent changes we make to those Coverage Tables.

Dependant means the husband/wife or partner (including any former husband/wife or partner) of the **policyholder** and any **child** and or any **adult** dependant (including any stepchildren or adopted children) of the **policyholder** (or the **policyholder's** husband/wife or partner) who are listed on the **Membership Certificate**.

Detrimental to health means a medical condition that is causing significant problems for the physical health of an individual.

DHB means a District Health Board established under the New Zealand Public Health and Disability Act 2000, or its successor.

Disability support service(s) means support service(s) provided where a condition, disability or illness has been, or is likely to be, present for six months or more excluding surgical or medical treatment.

Drug(s) means subsidised prescription medicines, (and non-subsidised diabetic test strips and needles only), that are **Pharmac approved**, and not otherwise excluded by the terms of your **policy**.

Easy-claim means Southern Cross Health Society Easy-claim which is made available to members via participating **health service providers**.

Eligibility criteria means any additional terms and conditions we put in place from time to time in respect to a particular procedure, the then current version of which will be available at southerncross.co.nz/eligibilitycriteria or upon request.

Eligible means those private **healthcare services** which are:

- (a) covered under or listed in the **Coverage Tables** and comply with any applicable terms and conditions (including any **eligibility criteria** we may specify from time to time); and
- (b) **approved treatment**; and
- (c) performed in private practice by a **health services provider** with registration applicable to the **healthcare service**; and
- (d) a **healthcare service** for which costs are actually incurred or to be incurred; and
- (e) not otherwise excluded under the terms of your **policy**.

Exclusion(s) means conditions, treatments or situations that are not covered by this **policy**, as listed in this **policy** document and/or as specified in the **Membership Certificate**.

General Practitioner means a **Medical Practitioner** vocationally registered in General Practice or who has general or provisional general registration and is practising in general practice.

Health screening means diagnostic test(s), investigation(s) or consultation(s) in the absence of any sign or symptom suggesting the presence of the illness, disease or medical condition the screening is designed to detect.

Health services provider means a **General Practitioner**, **Specialist** or registered practising member of certain professions allied to medicine practising in private practice who we approve for the provision of **healthcare services** under this **policy**.

Healthcare service(s) means any private surgery or other procedure, treatment, investigation, diagnostic test, consultation or other private healthcare service including hospitalisation provided by a **health services provider** or an **approved facility**.

Hospital fees means hospital costs for accommodation (single room basis, excludes suites), operating theatre fees, anaesthetic supplies, intensive care and special in-hospital nursing, in-hospital x-rays and ECG, **ancillary hospital charges**, laparoscopic disposables and in-hospital post-operative physiotherapy.

Internal medicine means internal medicine, cardiology, clinical immunology, clinical pharmacology, endocrinology, gastroenterology, geriatric medicine, haematology, infectious diseases, medical oncology, nephrology, neurology, nuclear medicine, palliative medicine, respiratory medicine and rheumatology, as defined by the Medical Council of New Zealand (MCNZ).

Lifetime means the duration of a **policyholder** or **dependant's** relationship with **Southern Cross** whether or not continuous.

List of Prostheses and Specialised Equipment means the document published by **Southern Cross** from time to time which details the **prostheses**, specialised equipment and consumables, donor tissue preparation charges and associated levels of cover provided under this **policy**, the latest copy of which is available at southerncross.co.nz/plans or by calling us.

Long term care means hospitalisation which is expected to last or lasts more than 90 days.

Medical Practitioner means a medical practitioner who has a current practising certificate, is practising in accordance with any restrictions placed on them by the Medical Council of New Zealand (MCNZ), is in private practice and whose scope of practise is relevant to the applicable **healthcare service**.

MedSafe means the New Zealand Medicines and Medical Devices Safety Authority, a division of the Ministry of Health, responsible for the regulation of therapeutic products in New Zealand.

Membership Certificate is the document we issue to the **policyholder** from time to time which details the key dates in respect of the **policy**, the people covered and the level of cover and plans applicable, the **policyholder's Southern Cross** membership number, any specific **exclusions** from cover for **pre-existing conditions** applicable to the people covered under the **policy** known to **Southern Cross** at the date of issue of the certificate, and any other information specific to the **policy**.

Multiple procedures means two or more surgical procedures performed simultaneously, sequentially or under the same anaesthetic.

Nurse means a Nurse who is registered with the Nursing Council of New Zealand (NCNZ), has a current practising certificate, is practising within their scope of practice and in accordance with any restrictions placed on them by the NCNZ.

Operation means all surgical procedures performed under one anaesthetic.

Oral Surgeon means an oral surgeon, oral medicine specialist or oral and maxillofacial surgeon registered with the Dental Council of New Zealand or a **Specialist** vocationally registered in Oral and Maxillofacial surgery with the Medical Council of New Zealand.

Original date of joining means the most recent date of joining **Southern Cross** for each person covered by the **policy** as shown on your **Membership Certificate**.

Pharmac means the Pharmaceutical Management Agency, a Crown entity established by the New Zealand Public Health and Disability Act 2000 (or its successor).

Pharmac approved means any **drug** that is specifically identified by **Pharmac** on the **Pharmac Schedule** as being approved for subsidy by the Government for use in your particular treatment. In determining this, we may take into account any criteria, prescribing guidelines, rules, conditions and/or restrictions published by **Pharmac**.

Pharmac Schedule means the New Zealand Pharmaceutical Schedule managed by **Pharmac**, which lists prescription medicines and related products subsidised by the Government.

Policy means the contract between **Southern Cross** and the **policyholder**. The policy comprises the **Membership Certificate**, this policy document (including any document that is incorporated by reference ie **eligibility criteria**), the **List of Prostheses and Specialised Equipment** and any amendment or variation made to them from time to time.

Policy anniversary date means the date specified in the **Membership Certificate**, and:

- (a) in relation to a **policy** which is not part of a work scheme or association scheme, each anniversary of the **policy start date**, and is the date from which your **policy** will be renewed for the following year; and
- (b) in relation to a **policy** which is part of a work scheme or association scheme, the anniversary of the commencement date of the scheme under which your **policy** is provided and the date from which your **policy** will be renewed for the following year.

Policyholder means the person in whose name the **policy** is issued and who is responsible for the payment of premiums and to whom claims relating to the **policyholder** and any **dependants** are paid.

Policy limits means in relation to any **eligible healthcare service** the maximum amount payable by **Southern Cross** per **operation**, per procedure, per item, per day, per **lifetime**, or as an **annual limit** as specified in the **Coverage Tables** and **List of Prostheses and Specialised Equipment**, or as specified in our contract with an **Affiliated Provider** and advised to you by **Southern Cross** or your **Affiliated Provider** when you seek treatment.

Policy start date means the date your **policy** commences as shown on your **Membership Certificate**.

Policy year means in relation to the first year of the **policy** the period from the **policy start date** to the first **policy anniversary date** and thereafter means the period from one **policy anniversary date** to the next.

Pre-existing condition means any health condition, sign, symptom or event occurring or existing:

- (a) in relation to the **policyholder** and each **dependant** named in the Application Form, before the **policy start date**; and
- (b) in relation to any **dependant** added to the **policy** after the **policy start date**, before the date the relevant **dependant** was added to the **policy**; and
- (c) in relation to any upgrade after the **original date of joining**, before the date of upgrading;

where the **policyholder** or the **dependant** was aware, or ought reasonably to have been aware, of the health condition, sign, symptom or event.

Prophylactic healthcare services means **healthcare service(s)** provided in the absence of any relevant sign or symptom suggesting the presence of an illness, disease or medical condition, that seek to reduce or prevent the risk of an illness, disease or medical condition developing in the future.

Prostheses means surgically implanted items, specialised equipment and consumables and donor tissue preparation charges as set out in the **List of Prostheses and Specialised Equipment**.

Reasonable charges are charges for **healthcare services** that are determined as reasonable by us (acting reasonably) based on our review of our data.

Southern Cross means Southern Cross Medical Care Society trading as Southern Cross Health Society, having its registered office at Level 1, Ernst & Young Building, 2 Takutai Square, Auckland 1010.

Specialist means a **Medical Practitioner** who is vocationally registered in one of the following scopes:

anaesthesia, cardiothoracic surgery, dermatology, diagnostic & interventional radiology, general surgery, intensive care medicine, **internal medicine**, musculoskeletal medicine, neurosurgery, obstetrics and gynaecology, ophthalmology, oral & maxillofacial surgery, occupational medicine, orthopaedic surgery, otolaryngology, paediatric surgery, paediatrics, pain medicine, palliative medicine, plastic and reconstructive surgery, psychiatry, radiation oncology, sports medicine, urology, vascular surgery, sexual health medicine, or

- has provisional vocational registration with the MCNZ and is under the supervision of a **Medical Practitioner** vocationally registered in one of the above scopes, or
- holds a special purpose (locum tenens) scope of practise with the MCNZ and is under the supervision of a **Medical Practitioner** vocationally registered in one of the above scopes, or
- is a **Medical Practitioner** who has been admitted to the Fellowship of the Australasian Society of Breast Physicians.

Treatment injury means a treatment injury as defined in the Accident Compensation Act 2001 (or its successor).

Unapproved healthcare services means any **drugs**, devices, techniques, tests and/or other **healthcare services** that have not been approved by **Southern Cross** prior to treatment. A list of unapproved healthcare services is available at southerncross.co.nz/society/for-members/claims/unapproved-healthcare-services.

Varicose vein procedures means a procedure as defined in our contract with an **Affiliated Provider**.

We/us/our means **Southern Cross**.

You/your means the **policyholder** and any **dependant** named on the **Membership Certificate** (unless otherwise specified).

Visit our website
southerncross.co.nz/society
or call us on
0800 800 181

Southern Cross Medical Care Society
Level 1, Ernst & Young Building
2 Takutai Square, Auckland 1010
Private Bag 99934, Newmarket, Auckland 1149