



Southern Cross  
Health Society

# HealthEssentials

Policy document

+ Give your bones a healthy dose of calcium with a delicious breakfast smoothie. Blend half a cup of fruit with low fat yoghurt and milk.

# Welcome

## to your HealthEssentials plan

This policy document shows the benefits of your HealthEssentials plan.



HealthEssentials is a day-to-day health cover plan. It is designed to help you actively manage your healthcare.

### 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](http://standardandpoors.com). Standard & Poor's is an approved rating agency under the Insurance (Prudential Supervision) Act 2010.

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# Your policy document

This policy document should be read in conjunction with your Membership Certificate and any subsequent information we send to you regarding changes to this policy document or any related documents.

## What is HealthEssentials?

HealthEssentials covers you for **healthcare services** you use regularly – like GP consultations and dental and optometrist consultations.

You will be reimbursed for 75 per cent of the actual cost of each **eligible healthcare service** up to the **annual limits** set out in the **Coverage Table** on page 9.

By purchasing HealthEssentials you have become a **Southern Cross** member – there's more information about this on page 3.

## What is My Southern Cross?

After you purchase a HealthEssentials **policy** you'll be able to access My Southern Cross, our online service for members, so you can manage your **policy** easily. The **policyholder** can update their contact details, change payment options and make claims online using My Southern Cross.

The **policyholder** is able to choose whether to receive a text message or email when information relating to their **policy** is available to view in My Southern Cross.

## Contacting us

You can easily get in touch with us through My Southern Cross. If you would prefer to talk to us we can be contacted on 0800 800 181, from 8am to 6pm Monday to Friday.

If you do choose to call us (or if we call you), please note that we may record and store telephone calls. 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 05 on page 13 of this **policy** document.

## Where will Southern Cross send communications about my policy?

Because the **policyholder** can do everything online we will send most notices or other communications relating to the **policyholder**, or this **policy**, or any **dependant**, to the **policyholder** at their My Southern Cross account. Such notice shall be considered to have been delivered one day after being sent.

For all other communications (or if the **policyholder** has chosen to receive all communications in the post) we will send every notice or other communication relating to the **policyholder**, or this **policy**, or any **dependant**, to the **policyholder's** last known address. Such notice shall be considered to have been delivered three days after being sent.

The **policyholder** must immediately notify **Southern Cross** of any change of email address, postal address or mobile telephone number.

## How do I make a claim under my HealthEssentials policy?

There are three ways in which you can make a claim under your **policy**:

- My Southern Cross online claiming at mysoutherncross.co.nz or download the My Southern Cross app from the Apple App Store or Google Play,
- **Easy-claim** at selected **health services providers**, or
- Posted claim.

Further details about each method of claiming are set out on page 6.

# 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 06 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.

## Contents of this policy document

The **policy** comprises:

- the **Membership Certificate**,
- this **policy** document, 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 **policy**,
- your **Southern Cross** membership number, 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**.

## Membership of Southern Cross

Your Application Form for this **policy** is also 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](http://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 12 of this **policy** document, then you will not become a **Southern Cross** member.

# Your HealthEssentials policy

The premiums reflect the benefits included in your HealthEssentials **policy** and the **annual limits** set out in the **Coverage Table**. You will be reimbursed for 75 per cent of the actual cost of the **eligible healthcare service** up to the **annual limits** set out in the **Coverage Table** on page 9.

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 this **policy**.

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

## How does cover work under my policy?

The following checklist helps you establish what is **eligible** for cover under the **policy**. In order to be **eligible** the **healthcare service** must be:

- a) listed in the **Coverage Table** and comply with any applicable terms and conditions,
- b) **approved treatment**,
- c) performed by a **health services provider** in private practice with registration applicable to that **healthcare service**,
- d) a **healthcare service** for which costs are actually incurred, and
- e) not otherwise excluded under the terms of your **policy**.

If the **healthcare service** is **eligible** then we will reimburse you 75 per cent of the actual cost of the **healthcare service** up to the **annual limits** set out in the **Coverage Table** on page 9.

Please note that this **policy** is designed to complement the services provided by **ACC** and the public health service. That is why only limited cover is available for **healthcare services** related to an **accident** or **treatment injury**.

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.

# Existing medical conditions and commencement of cover

## Are pre-existing conditions covered?

For all HealthEssentials benefits we will provide cover for the listed **healthcare service** even if it relates to a condition that existed before you purchased your **policy** (subject to **exclusions**).

If you apply in the future for cover under another **Southern Cross** health insurance policy, we will not provide cover under that policy for any conditions that exist at the time of your application (regardless of

whether we have provided cover for these conditions under your HealthEssentials **policy**), unless we agree to do so in writing at that time.

## When does cover under my policy commence?

Your **policy** commences on the **policy start date**. There are stand-down periods which apply to certain benefits. Please refer to the **Coverage Table** on page 9 for details of these.

# 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 your **policy** from time to time. If we do make any changes, we will notify the **policyholder** in writing (including through My Southern Cross, on our website or by mail or 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.

# Making a claim

## My Southern Cross online claiming

You can submit a completed claim through My Southern Cross at [mysoutherncross.co.nz](https://mysoutherncross.co.nz) or by downloading the My Southern Cross app from the Apple App Store or Google Play. Make sure you include legible photographs or scanned copies of the original itemised receipts which include the date treatment was provided. We do not accept EFTPOS or credit card receipts. Please retain your original itemised receipts as we may request these be provided to us in order to assess your claim.

The mandatory claim fields must be fully completed and the claim submitted by the **policyholder** to ensure your claim can be processed promptly.

We'll pay your claim refund to the bank account number you give us when you submit your claim. If we don't have your bank account details we'll send you a cheque.

## Easy-claim

Simply present your **Southern Cross** Member card at the counter of participating **Southern Cross** partners when you purchase **eligible** healthcare products and services. If your **policy** covers the product or service, we'll reimburse the provider directly. All you need to do is pay the **health services provider** any contribution you are responsible for.

Your **Southern Cross** Member card number is an accepted means of identification for you to request a selected **health services provider** to claim electronically via **Easy-claim** for an **eligible healthcare service** provided to you (or anyone else named on your **policy**).

By providing your **Southern Cross** Member card number and requesting the selected **health services provider** to do so, you authorise:

- a) the selected **health services provider** to claim electronically via **Easy-claim** on your behalf for an **eligible healthcare service** provided to you or any other person named on your **policy**, and

- b) us to process the claim in accordance with the terms of your **policy** and pay the **health services provider** direct,

and you confirm that you are authorised by each person on the **policy** to authorise the **health services provider** accordingly.

Please note that not all **health services providers** offer **Easy-claim**. To find out more about our **Easy-claim** partners, go to [southerncross.co.nz/society](https://southerncross.co.nz/society)

If you aren't able to use **Easy-claim** for any reason, you will need to pay for your **healthcare services** and then submit your claim through My Southern Cross or post your claim to us.

## Posted claim

You need to submit a completed claim form and original itemised receipts which include the date treatment was provided. We do not accept EFTPOS or credit card receipts.

Claim forms are available to download from our website at [southerncross.co.nz/society](https://southerncross.co.nz/society). The claim form must be fully completed and signed by the **policyholder**.

We'll pay your claim refund to the bank account number you give us when you submit your claim. If we don't have your bank account details we'll send you a cheque.

## How long do I have to send in my claim?

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

## Do I need to provide further information?

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



### What else do I need to know about my claim?

Regardless of the method which you use to claim for an **eligible healthcare service**, we deem this to be a claim under your **policy**. All claims are subject to the provisions of your **policy**.

We may decline any claim that we reasonably consider to be invalid or unjustified. We may examine any claims 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 or your employer) for the period in which the **healthcare service** was provided, then we will not pay your claim until we receive full payment of any arrears.

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

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

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

You should always make claims against the other insurer or other person who may be liable, then complete a claim 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 the **policyholder's** 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.

### How does my Southern Cross policy fit with ACC?

Your HealthEssentials **policy** will not provide cover for **healthcare services** that relate to an **accident** or **treatment injury** that **ACC** is legally responsible for. In some cases **ACC** will not pay the full amount charged for your **healthcare service**. In these cases you may be able to make a claim under your **policy**.

Where you require a **healthcare service** related to an **accident** or **treatment injury**, you must first make every reasonable effort to obtain **ACC** approval for payment of the cost of your **healthcare service**. This includes signing all documents and performing all acts necessary to permit **Southern Cross** to fully protect and realise any entitlement either on your behalf or in its own right.

In the event that we agree to pay the balance of any amount charged for your treatment which is not payable by **ACC**, we will not refund you more than 75 per cent of the actual costs of the **healthcare service** up to the **annual limits** set out in the **Coverage Table** on page 9.

# Healthcare services this policy applies to

The **Coverage Table** on page 9 gives details of the **healthcare services** which are covered under your HealthEssentials **policy**, along with details of the **annual limits** and other terms and conditions of cover.

## 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.

## Which health services providers are covered?

**Healthcare services** must be performed by a **medical practitioner** with the vocational registration applicable to that **healthcare service** or by another **health services provider** with registration applicable to the **healthcare service**. All **health services providers** must be in private practice. Please contact us 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.

### GP consultations

Must be performed by a **Medical Practitioner** who has full general registration or full vocational registration with the Medical Council of New Zealand in the following areas:

- general practice, or
- accident and medical practice.

### Dental consultations and treatment

Must be performed by a dental practitioner or dental hygienist registered with the Dental Council of New Zealand.

### Optometrist consultations

Must be performed by an optometrist registered with the New Zealand Optometrists and Dispensing Opticians Board.

### Glasses and contact lenses

Must be prescribed by an optometrist or optician registered with the New Zealand Optometrists and Dispensing Opticians Board.

### Self care

Must be performed by a:

- physiotherapist registered with the Physiotherapy Board of New Zealand
- osteopath registered with the Osteopathic Council of New Zealand
- chiropractor registered with the New Zealand Chiropractic Board
- remedial massage therapist registered with Massage New Zealand
- acupuncturist registered with the New Zealand Register of Acupuncturists, the NZ Acupuncture Standards Authority or the NZ Chinese Medicine and Acupuncture Society
- dietitian registered with the New Zealand Dietitians Board
- nutritionist registered with the Nutrition Society of New Zealand.

## Coverage Table

The following **Coverage Table** sets out the **healthcare services** included under your HealthEssentials **policy**. The **Coverage Table** gives **annual limits** applicable to the listed **healthcare services** and also specifies additional terms and conditions applicable to the cover.

When reading the **Coverage Table** you must refer to the explanation of what an **eligible healthcare service**

is on page 4 of this **policy** document and the required registrations of **health services providers** on page 8 of this **policy** document.

You will be reimbursed for 75 per cent of the actual cost of the **eligible healthcare service** (up to the **annual limits** set out in the **Coverage Table** below). All figures include GST.

HEALTHCARE SERVICE	ANNUAL LIMITS	STAND DOWN PERIOD	OTHER TERMS AND CONDITIONS
GP consultations	\$100 per <b>claims year</b>	Nil	
Dental consultations and treatment	\$500 per <b>claims year</b>	3 months	Including teeth extraction (other than wisdom teeth), dentures, and endodontic, periodontic and orthodontic treatment
Optometrist consultations	\$100 per <b>claims year</b>	3 months	
Glasses and contact lenses	\$250 per <b>claims year</b>	3 months	Including prescription glasses (frames and lenses) and contact lenses for change of vision, and replacement for loss or breakage
Self care – Physiotherapy – Osteopathy – Chiropractic – Massage therapy – Acupuncture – Dietitian	\$250 per <b>claims year</b> (in total)	Nil	Excludes the cost of medication Excludes the cost of medication  Excludes the cost of food and food substitutes

# Exclusions

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

- **Cosmetic treatment**/procedures;
- Dermatological surveillance for example mole mapping;
- **Drugs**;
- **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 16;
- **Healthcare services** provided in relation to, or as a consequence of, any **accident or treatment injury** except as specifically provided on page 9 of this **policy** document;
- **Healthcare services** provided outside New Zealand;
- **Healthcare services** that are not **approved treatment**;
- 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;
- Physical examinations for life insurance, travel insurance, driver licence or any other examination or checkup as required for a third party, including preparation of reports;
- Pregnancy and childbirth;
- Sterilisation or its reversal;
- Self-inflicted illness or injury;
- Termination of pregnancy;
- Treatment of any condition not **detrimental to health**;
- 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.

## 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.

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 policy**.

## How do I remove dependants from my policy?

The removal of a **dependant** can take place at any time – you need to notify us of the request to remove the **dependant**. It is your responsibility to remove **dependants** from the **policy** where circumstances change and you no longer wish the **dependant** to be covered by the **policy** (for example, following a marital separation or a death).

## Can I change to another Southern Cross health insurance policy?

Yes, but you will need to complete a medical declaration in relation to yourself and all **dependants** to be covered by the new **policy**. Under your new **policy**, we will not provide cover for conditions that exist at the time of your application (regardless of whether we have provided cover for those conditions under your HealthEssentials **policy**), unless we agree to do so in writing at that time.

The time you spend on your HealthEssentials **policy** will not be taken into account when calculating 'continuous cover' under another **Southern Cross** health insurance policy.

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

You and all of your **dependants** covered by the **policy** have the same **claims year** regardless of when a particular person was added to the **policy**. **Annual limits** that apply last for the duration of a **claims year** and revert to their maximum levels at the start of each new **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, transferred from one benefit to another, 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 service** is provided, and not the date of the invoice or the date a claim is submitted.

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

We may cancel this **policy** on written notice to you for any 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 in full we will be unable to pay claims under your **policy**.

If you or your employer don't pay premiums in full 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**;
- 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 policy (including previous application(s), **Membership Certificate(s)** and or claims);
- **health services providers** 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 disclosure 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** 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.

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## FINANCIAL ADVICE

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**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](https://southerncross.co.nz/disclosure-statement).

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## INDUSTRY ORGANISATIONS

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**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.

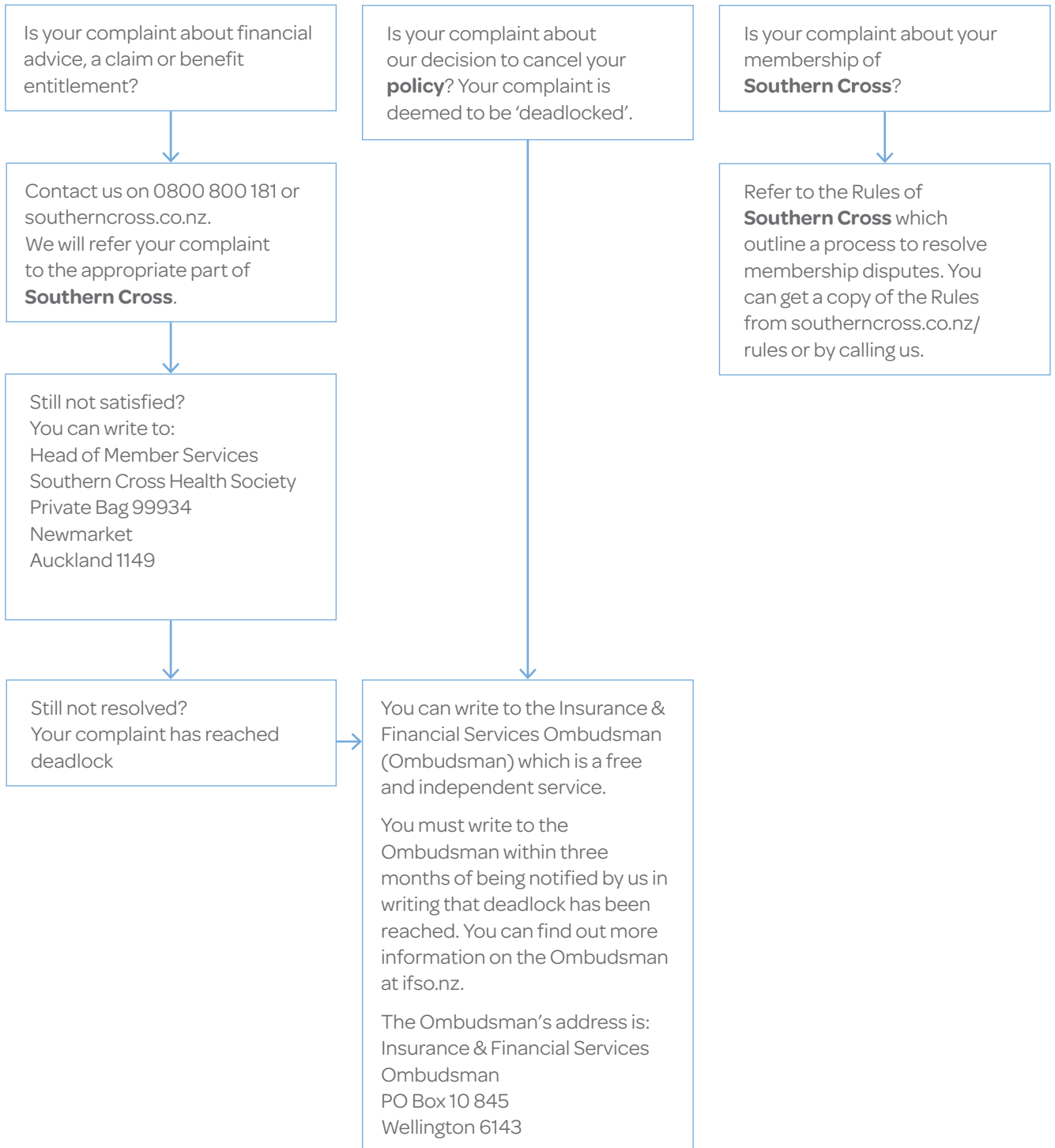


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## COMPLAINTS PROCEDURE

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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](http://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).

**annual limit(s)** means the maximum amount in respect of any one person that can be reimbursed in any one **claims year** as set out in the **Coverage Table**.

**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.

**child** means a person under 21 years of age.

**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 15.

**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** means the table set out on page 9 of this **policy** document, and any subsequent changes we make to that **Coverage Table**.

**dependant** means the husband/wife or partner (including any former husband/wife or partner) of the **policyholder** and any **child** 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.

**drugs** means prescription and other medicines.

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

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

- a) listed in the **Coverage Table** and comply with any applicable terms and conditions, and
- b) **approved treatment**, and
- c) performed by a **health services provider** with registration applicable to the **healthcare service**. All **healthcare services providers** must be in private practice, and
- d) a **healthcare service** for which costs are actually 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.

**health services provider** means a **medical practitioner** or registered practising member of certain professions allied to medicine who we approve for the provision of **healthcare services** under this **policy**.

**healthcare service(s)** means any private minor surgery or other procedure, treatment, investigation or consultation provided by a **health services provider**.

**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

- has vocational registration with the MCNZ applicable to the relevant **healthcare service**; or
- has general or provisional general registration and is practising in general practice.

**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 applicable, the **policyholder's Southern Cross** membership number, and any other information specific to the **policy**.

**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**.

**policy** means the contract between **Southern Cross** and the **policyholder**. The **policy** comprises the **Membership Certificate**, this **policy** document 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** covered by the **policy** are paid.

**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.

**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.

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

**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](https://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