

First Cover Plans

Schedule of Benefits

First Cover Plan 1, First Cover Plan 1 Plus, First Cover Plan 2 and First Cover Plan 2 Plus

This Policy provides 80% reimbursement of expenses (unless otherwise stated) for Approved Treatment based on Reasonable Charges, up to the Policy Limits stated below. The Policy Limits set out below reflect the premium charged for the corresponding First Cover Plan 1, First Cover Plan 1 Plus, First Cover Plan 2 and First Cover Plan 2 Plus. It is important to note that some benefits are not available on some First Cover plans. Where a benefit is only available under some First Cover plans it will specifically state this. If this Schedule of Benefits doesn't specifically state that a benefit is only available under specific First Cover plans then it is available under all First Cover plans included in this Schedule of Benefits. Note that all Policy Limits include GST.

This Schedule of Benefits should be read together with the Membership Certificate, the List of Prostheses and Specialised Equipment and Terms and Conditions of Insurance, the Eligibility Criteria, the application form, the health insurance medical declaration (where relevant), the list of Unapproved Healthcare Services, the list of Affiliated Provider-only Healthcare Services, the list of policy variations and any amendment or variation made to them from time to time, which are available at southerncross.co.nz/plans or by calling Southern Cross on 0800 800 181. The following documents that form part of your Policy are regularly updated. So you should always refer to our website at southerncross.co.nz/plans for the latest versions:

The Eligibility Criteria, the list of Unapproved Healthcare Services, the list of Prostheses and Specialised Equipment, the list of Affiliated Provider-only healthcare services and the list of policy variations.

The Membership Certificate details the plan selected in the application.

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

To see which Healthcare Services need to be performed by an Affiliated Provider to be eligible for cover, visit southerncross.co.nz/plans. You can find an Affiliated Provider that offers services covered by a particular benefit at healthcarefinder.co.nz.

Where capitalised terms are used in this Schedule of Benefits, it means that the word has a special medical or legal meaning set out in the Terms and Conditions of Insurance.

Surgical and medical treatment

Southern Cross will reimburse 80% of actual costs up to Policy Limits. Eligibility Criteria may apply. Some surgical procedures must be performed by an Affiliated Provider to be eligible for cover. To see which procedures need to be performed by an Affiliated Provider to be eligible for cover, visit southerncross.co.nz/plans. Or you can find an Affiliated Provider that offers services covered by this benefit at healthcarefinder.co.nz

Surgical Procedures

(includes cardiac and cancer surgery)

Surgery performed by a Specialist or Affiliated Provider in an Approved Facility.

Surgeon fees, anaesthetist fees, intensivist fees

Perfusionist fees – including bypass machine supplies and off-bypass cardiac stabilisation consumables

Hospital Fees

MAXIMUM PAYABLE PER PERSON

Unlimited

Surgically implanted Prostheses and specialised equipment.

Maximums apply. Refer to the List of Prostheses and Specialised Equipment.

Surgical and medical treatment continued

Southern Cross will reimburse 80% of actual costs up to Policy Limits. Eligibility Criteria may apply. Some surgical procedures must be performed by an Affiliated Provider to be eligible for cover. To see which procedures need to be performed by an Affiliated Provider to be eligible for cover, visit southerncross/plans. Or you can find an Affiliated Provider that offers services covered by this benefit at healthcarefinder.co.nz

MAXIMUM PAYABLE PER PERSON

Surgical Procedures continued

Breast reconstruction

Breast reconstruction procedures of the affected breast following an Eligible mastectomy. Any reconstruction procedures after the initial reconstruction procedure are only covered when performed within 2 years from either:

- placement of the first permanent implant - the first fat grafting procedure
- therapeutic mammoplasty, or - flap surgery.

No time limit restrictions apply for nipple reconstruction, including tattooing.

Surgical procedures maximums apply

Sclerotherapy or embolisation of simple vascular malformation

Performed by an Affiliated Provider contracted for that Healthcare Service in an Approved Facility. This benefit provides cover for up to two sclerotherapy or embolisation procedures for each simple vascular malformation per Lifetime.

Surgical procedures maximums apply

Percutaneous medial branch thermal radiofrequency neurotomy

Performed by an Affiliated Provider contracted for that Healthcare Service in an Approved Facility. This benefit provides cover for up to two percutaneous medial branch thermal radiofrequency neurotomy procedures per Lifetime.

Surgical procedures maximums apply

Extraction of unerupted or impacted teeth

After 1 year of continuous cover on this plan, this benefit provides cover for extractions of unerupted or impacted teeth. Performed by an Affiliated Provider contracted for that Healthcare Service in an Approved Facility.

Surgical procedures maximums apply

Skin surgery

Skin lesion removal under general anaesthetic or sedation, and Mohs surgery

For excision, biopsy, cryotherapy, curettage and diathermy of skin lesions when performed under general anaesthetic or sedation and Mohs surgery (including excision and closure). Must be performed by an Affiliated Provider.

Surgery reimbursement levels apply

Skin lesion services under local anaesthetic or with no anaesthetic

For excision, biopsy, cryotherapy, curettage and diathermy of skin lesions when performed without anaesthetic or under local anaesthetic. Must be performed by an Affiliated Provider or General Practitioner. Includes all consultations related to skin lesions.

\$5,000 per Claims Year (includes \$1,000 per Claims Year when performed by a General Practitioner).

GP minor surgery

Performed by a General Practitioner. Excludes consultations and skin lesion services.

\$1,000 per Claims Year

Surgical Allowances

Gastric banding/bypass Allowance

After 3 years of continuous cover. A medical report by a Specialist is required to assess eligibility for cover. This Allowance includes 1 surgical procedure and any subsequent treatment that may be required. Specialist consultations and diagnostic imaging must be performed by an Affiliated Provider.

\$7,500 per Lifetime

Breast reduction Allowance

After 3 years of continuous cover. A medical report by a Specialist is required to assess eligibility for cover. This Allowance contributes towards breast reduction procedures and any subsequent treatment that may be required. Specialist consultations and diagnostic imaging must be performed by an Affiliated Provider.

\$5,000 per Lifetime

Breast symmetry Allowance

Cover is for symmetry procedures performed on the unaffected breast. This Allowance contributes towards breast symmetry procedures by augmentation or reduction of the unaffected breast following an eligible mastectomy and any subsequent treatment that may be required. Specialist consultations and diagnostic imaging must be performed by an Affiliated Provider.

\$2,500 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 the member provides before treatment takes place. Ordinary Policy Exclusions apply. No reimbursement for accommodation or travel.

\$10,000 per Claims Year

Chemotherapy and Radiotherapy

Chemotherapy for cancer

Cover for Pharmac Approved Chemotherapy Drugs. Must be performed by an Affiliated Provider. Unless advised otherwise by Southern Cross and/or the Affiliated Provider, Southern Cross will pay 80% of the amount charged 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. Includes the cost of the administration of drugs, hospital accommodation in a single room and Ancillary Hospital Charges. Excludes consultations. Maximum also includes reimbursement of 80% of the actual cost up to \$10,000 per Claims Year for non-Pharmac Approved Medsafe indicated Chemotherapy Drugs.

\$60,000 per Claims Year

Radiotherapy

Must be performed by an Affiliated Provider. Unless advised otherwise by Southern Cross and/or the Affiliated Provider, Southern Cross will pay 80% of the amount charged. 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. 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).

Unlimited

Recovery

Post-operative home nursing

Post-operative home nursing commencing within 14 days of related eligible surgical treatment, chemotherapy or radiotherapy and performed by a Nurse on the referral of a Specialist in private practice.

\$175 per day up to \$2,800 per Claims Year

Surgical and medical treatment continued

Southern Cross will reimburse 80% of actual costs up to Policy Limits. Eligibility Criteria may apply. Some surgical procedures must be performed by an Affiliated Provider to be eligible for cover. To see which procedures need to be performed by an Affiliated Provider to be eligible for cover, visit southerncross/plans. Or you can find an Affiliated Provider that offers services covered by this benefit at healthcarefinder.co.nz

MAXIMUM PAYABLE PER PERSON

Recovery continued

Post-operative physiotherapy

Treatment by a physiotherapist registered with the Physiotherapy Board of New Zealand. Includes cover for treatment by a hand therapist registered with Hand Therapy New Zealand. Must be performed within 6 months of related eligible surgical treatment, chemotherapy or radiotherapy.

\$60 per visit
up to \$300 per Claims Year

Post-operative speech and language therapy

Post-operative treatment must be performed within 6 months of related eligible surgical treatment, chemotherapy or radiotherapy and performed by a qualified speech and language therapist who is a member of the New Zealand Speech-language Therapists' Association on the referral of a Specialist in private practice.

\$70 per visit
up to \$350 per Claims Year

Non-surgical treatment

IV infusions (non-cancer)

For IV infusions of Medsafe-indicated drugs for treatment of the condition you've been diagnosed with. The IV infusion must be provided in an Approved Facility by, or under the care of, a Specialist. Excludes consultations and the cost of non-Pharmac Approved drugs.

\$750 per Claims Year

Psychiatric hospitalisation

For admission and care by a Specialist vocationally registered in psychiatry in an Approved Facility.

\$330 per night
\$200 for Ancillary Hospital Charges
\$1,650 per admission
(including accommodation, Drugs/ancillary)
\$750 per Claims Year

Allergy services

Provided by or under the care of an Affiliated Provider or a General Practitioner who has an Easy-Claim agreement with Southern Cross. Covers allergy related services including allergy testing and desensitisation. Excludes consultations and the cost of non-Pharmac Approved drugs.

Support

Southern Cross will reimburse 80% of actual costs up to Policy Limits.

MAXIMUM PAYABLE PER PERSON

Travel and accommodation Allowance

For when private treatment is not available in the member's home town or city and the member has to travel more than 100km from home to receive an eligible Healthcare Service. Payable to cover the person covered by the Policy receiving the eligible Healthcare Service and a support person. Payable for public transport costs (includes buses, trains, taxis, shuttles, planes and ferries) and hotel/motel rooms (or hospital rooming fees for the support person) within New Zealand only. No cover for car hire, mileage or petrol costs.

\$500 per Claims Year

Accident and Treatment Injury cover

For Accident or Treatment injury related Healthcare Services or Work-Related Gradual Process Injury where ACC have not provided full cover, Southern Cross will provide cover under the applicable benefit and associated Policy limits and terms and conditions of cover will apply. We will refund up to 80% of the remaining balance of the Eligible Healthcare Service, after the ACC contribution has been deducted.

Where you require a Healthcare Service related to an Accident or Treatment injury or Work-Related Gradual Process Injury, you must 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 so we can fully protect and realise any entitlement either on your behalf or in its own right.

Parent accommodation Allowance

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.

\$100 per day
\$500 per Operation

Hospice cover

For overnight admissions.

Child

\$25 per night
up to \$250 per admission
up to \$1,200 per Claims Year

Adult

\$50 per night
up to \$500 per admission
up to \$2,400 per Claims Year

Diagnostic imaging

Eligibility Criteria may apply. Southern Cross will reimburse 80% of actual costs up to Policy Limits.

MAXIMUM PAYABLE PER PERSON

Diagnostic Imaging

ALL DIAGNOSTIC IMAGING MUST BE PERFORMED BY AN AFFILIATED PROVIDER

Must meet applicable Eligibility Criteria. Unless advised otherwise by Southern Cross and/or the Affiliated Provider, Southern Cross will pay 80% of the amount charged up to the \$60,000 per Claims Year (in total) as listed above. Please be aware that not all procedures are available from all Affiliated Providers or in all areas.

\$60,000 per Claims Year
(in total)

X-rays excludes x-rays performed by a dentist or chiropractor.

Ultrasounds excludes obstetrics and varicose vein (legs) treatment.

2D and 3D mammography

Nuclear medicine scanning (scintigraphy)

Myocardial perfusion scan must be referred by a Specialist in private practice.

CT angiogram (CTA)

CT coronary angiogram (CTCA) must be referred by a Specialist in private practice.

MR angiogram (MRA) must be referred by a Specialist in private practice.

Computed 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 and cardiac conditions.

Tests and consultations

Eligibility Criteria may apply. Southern Cross will reimburse 80% of actual costs up to Policy Limits.

MAXIMUM PAYABLE PER PERSON

Tests

On referral by a Specialist in private practice. Must be performed within 6 months of related eligible surgical treatment, chemotherapy or radiotherapy to be entitled to cover under First Cover Plan 1 and First Cover Plan 1 Plus.

Cardiac tests

\$5,000 per Claims Year
(in total)

ALL CARDIAC TESTS MUST BE PERFORMED BY AN AFFILIATED PROVIDER

Must meet applicable Eligibility Criteria. Unless you are advised otherwise by Southern Cross and/or your Affiliated Provider, we will pay 80% of the amount charged by your Affiliated Provider up to the \$5,000 per claims year (in total). Please be aware that not all procedures are available from all Affiliated Providers or in all areas.

Advanced electrocardiogram (A-ECG)	Echocardiogram
Resting ECG	Stress echocardiogram
Exercise ECG	Dobutamine stress echocardiogram
Holter monitoring	Transoesophageal echocardiogram (TOE)

Diagnostic Tests

For a list of all Diagnostic Tests covered under this benefit see the definition of Diagnostic Tests in the Terms and Conditions of Insurance.

\$3,000 per Claims Year
(in total)

DIAGNOSTIC TESTS THAT MUST BE PERFORMED BY AN AFFILIATED PROVIDER

Some Diagnostic 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 80% of the amount charged by your Affiliated Provider up to the \$3,000 per claims year (in total) listed above. To see which Diagnostic Tests need to be performed by an Affiliated Provider to be eligible for cover, visit southerncross.co.nz/plans. Please be aware that not all Healthcare Services are available from all Affiliated Providers or in all areas.

Ambulatory blood pressure monitoring (ABPM)	Scanning laser polarimetry (SLP)
Anorectal physiology studies	Intraocular pressure test (IOP) test
Fractional exhaled nitric oxide (FeNO) test	Urea breath test (H. pylori breath test)
Caloric reflex test	Specular microscopy
Corneal pachymetry	Ultrasound of the eye
Fluorescein angiography	Videonystagmography (VNG)
Electrooculogram (EOG)	Visual fields test
Electroretinogram (ERG)	

Specialist consultations

Must be performed by an Affiliated Provider. Excludes psychiatrist and all skin lesion consultations. Must be performed within 6 months of related eligible surgical treatment, chemotherapy or radiotherapy to be entitled to cover under First Cover Plan 1 and First Cover Plan 1 Plus. Oncologist and radiation oncologist consultations are not subject to this condition.

\$5,000 per Claims Year
(in total)

Dietitian consultations

Treatment by a dietitian registered with the New Zealand Dietitian Board. On referral by a Specialist in private practice. Must be performed within 6 months of related eligible surgical treatment, chemotherapy or radiotherapy to be entitled to cover under First Cover Plan 1 and First Cover Plan 1 Plus.

\$100 per consultation
up to \$500 per Claims Year

First Cover Plan 1 and First Cover Plan 1 Plus

No cover

First Cover Plan 2 and First Cover Plan 2 Plus

Psychiatrist consultations

Must be performed by a Specialist vocationally registered in psychiatry.

\$200 per Claims Year

Audiology consultations

Performed by an audiologist who is a member of the New Zealand Audiological Society.

\$200 per Claims Year

Hearing tests

Including puretone, audiometry, impedance, tympanometry and brain stem evoked responses.

\$210 per Claims Year

Laboratory tests

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.

\$70 per Claims Year

Day-to-day treatment

Southern Cross will reimburse 80% of actual costs up to Policy Limits.

MAXIMUM PAYABLE PER PERSON

First Cover Plan 1 and First Cover Plan 2

No cover

First Cover Plan 1 Plus and First Cover Plan 2 Plus

Doctor visits

Clinic, home or after hours visits with a General Practitioner or Nurse.

3 visits per Claims Year
\$50 per visit

Prescriptions

Charges for Drugs prescribed by a General Practitioner, Specialist or Nurse. Excludes the cost of non-Pharmac Approved drugs.

\$100 per Claims Year