

# Westpac First Cover Plan

## Schedule of Benefits

+

The legume family, which includes peas, is the vegetarian's best friend. Protein, minerals, fibre – you get them all.

This Policy provides 80% reimbursement of expenses (unless otherwise stated) for Approved Treatment based on Reasonable Charges, up to the Policy Limits stated below. Note that all Policy Limits include GST.

This Schedule of Benefits should be read together with the List of Prostheses and Specialised Equipment and Terms and Conditions of Insurance, which are available at [southerncross.co.nz/plans](http://southerncross.co.nz/plans) or by calling Southern Cross on 0800 800 181. Eligibility Criteria may apply to some procedures, please refer to [southerncross.co.nz/eligibilitycriteria](http://southerncross.co.nz/eligibilitycriteria).

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

This section reimburses 80% of actual costs up to policy limits. Eligibility Criteria may apply.

MAXIMUM PAYABLE PER PERSON

#### Surgical Procedures

(includes cardiac and cancer surgery)

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

Some surgical procedures must be performed by an Affiliated Provider to be eligible for cover under this Policy – see page 2 for details.

#### Surgeon fees, anaesthetist fees, intensivist fees

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

#### Hospital Fees

Unlimited

#### Surgically implanted Prostheses and specialised equipment

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

#### 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).

---

## AFFILIATED PROVIDER ONLY SURGICAL PROCEDURES

---

The following surgical procedures must be performed by an Affiliated Provider to be eligible for cover under this Policy. Unless advised otherwise by Southern Cross and/or the Affiliated Provider, Southern Cross will pay 80% of the amount charged up to Policy Limits. To receive cover the surgical procedure must meet applicable Eligibility Criteria. Please be aware that not all surgical procedures are available from all Affiliated Providers or in all areas.

### Cardiac

Coronary artery bypass graft surgery (CABG), valve replacement, valvuloplasty, Bentall's procedure, coronary angiogram and/or angioplasty, electrophysiology studies, ablation of cardiac arrhythmias, percutaneous patent foramen ovale (PFO) closure, percutaneous atrial septal defect (ASD) closure, transcatheter aortic valve implantation/replacement (TAVI/TAVR), left atrial appendage occlusion.

### Gastroenterology

Gastroscopy, colonoscopy, balloon enteroscopy, wireless pH capsule and wireless capsule endoscopy, endoscopic ultrasound, contrain biofeedback and electrostimulation for faecal incontinence, sacral nerve stimulation for faecal incontinence (no reimbursement will be made towards the cost of the stimulation device used to treat faecal incontinence).

### General surgery

#### Cholecystectomy

Open and laparoscopic cholecystectomy.

#### Hernia

Femoral, hiatus, inguinal and umbilical hernia repair.

#### Skin lesion removal

See skin surgery benefit.

#### Interventional radiology

Percutaneous medial branch thermal radiofrequency neurotomy (cover is limited to two procedures per Lifetime).

#### Lung and chest

Microwave ablation of lung tumours, endoscopic ultrasound.

#### Neurosurgery

Endoscopic third ventriculostomy.

#### Ophthalmology

Posterior vitrectomy, entropion and ectropion repair, upper eyelid blepharoplasty, correction of ptosis, removal of tarsal cyst, probing/syringing of lacrimal passage, bleb needling, minor eyelid surgery, 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), excision of pterygium, excision of pinguecula, YAG laser capsulotomy, laser iridotomy, laser iridoplasty, laser trabeculoplasty, cyclodiode laser cyclophotocoagulation, photocoagulation of the retina, pan retinal laser, macular laser, corneal crosslinking, intravitreal injections (cover for drug costs is limited to \$100 per injection regardless of the type of drug used).

#### Oral and maxillofacial

Extraction of unerupted or impacted teeth (cover is available after 1 year of continuous cover on this plan).

#### Orthopaedic

Primary total knee joint replacement, primary partial (hemi) knee joint replacement, primary total hip joint replacement, carpal tunnel release, radiofrequency ablation of benign bone lesions, synthetic ligament repair and reconstruction.

#### Otolaryngology

##### Ear

Insertion and/or removal of grommets in theatre, KTP laser mastoidectomy, KTP laser revision mastoidectomy, KTP laser tympanoplasty, KTP laser second look tympanoplasty, KTP laser middle ear adhesiolysis, KTP laser stapedectomy, KTP laser medial canalplasty, and KTP laser myringotomy.

##### Nose

Balloon sinuplasty, endoscopic modified Lothrop, functional endoscopic sinus surgery (FESS), septoplasty, nasal cauterly.

##### Throat

Adenoidectomy, tonsillectomy, laser treatment for pharyngeal, laryngeal and oesophageal conditions, transoral robotic surgery.

#### Urology

Resection of bladder tumour, ureteroscopy, laparoscopic renal cryotherapy, circumcision, nephrectomy, robotic partial nephrectomy.

#### Prostate

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, robotic assisted laparoscopic prostatectomy, prostate biopsy.

#### Vascular

Peripheral angiogram and/or angioplasty, varicose vein (legs) treatment via endovenous laser treatment, ultrasound guided sclerotherapy, varicose vein surgery, endovenous radiofrequency (RF) ablation, duplex vein mapping, (cover is limited to 2 Varicose Vein Procedures per leg per Lifetime), superficial vascular malformation sclerotherapy and embolisation – simple (cover is limited to 2 procedures per vascular malformation per Lifetime).

## SURGICAL AND MEDICAL TREATMENT CONTINUED

Eligibility Criteria may apply.

This section reimburses 80% of actual costs up to policy limits.

	MAXIMUM PAYABLE PER PERSON
<p><b>Cancer Care</b></p> <p><b>Chemotherapy</b></p> <p>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.</p> <p>Includes the cost of materials, Chemotherapy Drugs, hospital accommodation in a single room and Ancillary Hospital Charges. Excludes consultations.</p> <p>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.</p>	<p>\$60,000 per Claims Year</p>
<p><b>Radiotherapy</b></p> <p>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. Not all procedures are available from all Affiliated Providers or in all areas, and only 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).</p>	<p>Unlimited</p>
<p><b>Post-operative home nursing</b></p> <p>Post-operative home nursing commencing within 14 days of related eligible surgical treatment or cancer care and performed by a Nurse on the referral of a Specialist in private practice.</p>	<p>\$175 per day up to \$2,800 per Claims Year</p>
<p><b>Post-operative physiotherapy</b></p> <p>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 or cancer care.</p>	<p>\$60 per visit up to \$300 per Claims Year</p>
<p><b>Post-operative speech and language therapy</b></p> <p>Post-operative treatment must be performed within 6 months of related eligible surgical treatment or cancer care 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.</p>	<p>\$70 per visit up to \$350 per Claims Year</p>
<p><b>Overseas treatment</b></p> <p>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.</p>	<p>\$10,000 per Claims Year</p>
<p><b>Non-surgical hospitalisation</b></p> <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). Includes hospital accommodation (single room, excludes suites) and Ancillary Hospital Charges. Excludes Long Term Care, accommodation following surgery, rehabilitation, geriatric care, hospice, respite and convalescent care, psychiatric hospitalisation and the cost of non-Pharmac approved drugs.</p>	<p>\$60,000 per Claims Year</p>
<p><b>Psychiatric hospitalisation</b></p> <p>For admission and care by a Specialist vocationally registered in psychiatry in an Approved Facility.</p>	<p>\$330 per night \$200 for Ancillary Hospital Charges \$1,650 per admission (including accommodation, Drugs/ancillary)</p>
<p><b>GP minor surgery</b></p> <p>Performed by a General Practitioner. Excludes consultations and skin lesion services.</p>	<p>\$1,000 per Claims Year</p>
<p><b>Post mastectomy Allowance to achieve breast symmetry</b></p> <p>Payable on receipt of a medical report by a Specialist prior to surgery. Cover is for symmetry procedures performed on the unaffected breast.</p> <p>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.</p>	<p>\$2,500 per Lifetime</p>
<p><b>Loyalty benefits</b></p> <p><b>Bilateral breast reduction Allowance</b></p> <p>After 3 years of continuous cover.</p> <p>Payable on receipt of a medical report by a Specialist prior to surgery.</p> <p>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.</p>	<p>\$5,000 per Lifetime</p>
<p><b>Gastric banding/bypass Allowance</b></p> <p>After 3 years of continuous cover.</p> <p>Payable on receipt of a medical report by a Specialist prior to surgery.</p> <p>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.</p>	<p>\$7,500 per Lifetime</p>
<p><b>Allergy services</b></p> <p>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.</p>	<p>\$750 per Claims Year</p>

---

## OTHER BENEFITS

This section reimburses 80% of actual costs up to policy limits.

MAXIMUM PAYABLE PER PERSON

### 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

---

### 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

---

### Travel and accommodation Allowance

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

If ACC refuses to cover the cost of treatment in a Certified Private Facility or in the event that the member's ACC refunds are less than those that apply for non-Accident or non-Treatment Injury conditions under this Policy, Southern Cross may make up the difference, if any, between the ACC contribution to the cost of treatment and the maximum payable under this Policy. The total refunded by Southern Cross, together with the payment made by ACC will not exceed the maximum payable under this Policy.

---

## SPECIALISTS AND TESTS

Eligibility Criteria may apply.

This section reimburses 80% of actual costs up to policy limits.

MAXIMUM PAYABLE PER PERSON

### Imaging

Must be within 6 months of related eligible surgical treatment or cancer care.

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

#### ALL 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) listed above. Please be aware that not all procedures are available from all Affiliated Providers or in all areas.

**X-rays** includes x-rays performed by an Oral Surgeon. Excludes x-rays performed by a dentist or chiropractor.

**Ultrasounds** excludes obstetrics and varicose vein (legs) treatment.

#### Mammography

##### Digital breast tomosynthesis

##### Nuclear scanning (scintigraphy)

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

#### CT angiogram

**CT coronary angiogram** must be referred by a Specialist in private practice.

**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 and cardiac conditions.

---

---

## SPECIALISTS AND TESTS CONTINUED

Eligibility Criteria may apply.

This section reimburses 80% of actual costs up to policy limits.

MAXIMUM PAYABLE PER PERSON

---

### Tests

On referral by a Specialist in private practice and in an Approved Facility. Must be performed within 6 months of related eligible surgical treatment or cancer care.

#### 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) listed above. Please be aware that not all procedures are available from all Affiliated Providers or in all areas.

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

#### Diagnostic Tests

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

##### DIAGNOSTIC TESTS THAT MUST BE PERFORMED BY AN AFFILIATED PROVIDER

The following 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. Please be aware that not all procedures are available from all Affiliated Providers or in all areas. For a list of all Diagnostic Tests covered under this benefit see the definition of Diagnostic Tests in the Terms and Conditions of Insurance.

Ambulatory blood pressure monitoring  
Breath nitric oxide test  
Corneal topography  
Fundus fluorescein angiography  
Fundus photography  
GDx Retinal scanning  
Heidelberg Retinal Tomography (HRT)  
Intraocular pressure test (IOP)  
Matrix screen  
Optical Coherence Tomography (OCT)  
Optic disc photos  
Visual fields  
Retinal photography

#### Specialist consultations

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

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 or cancer care to be entitled to cover. 5 visit limit and 6 month rule do not apply to oncologist and radiation oncologist consultations.

#### Dietitian consultations

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

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 or cancer care.

---

---

## OPTIONAL COVER: CANCER ASSIST

---

Cancer Assist provides a one-off payment following diagnosis of a qualifying cancer. The payment can be used for whatever is needed, for example additional non-Pharmac approved drugs, alternative treatment not covered by this Policy, mortgage payments or travel. Choose from the following maximums:

\$20,000 \$50,000 \$100,000 \$200,000 \$300,000.

Southern Cross will pay the applicable one-off payment selected if:

- there is a confirmed cancer diagnosis;
- the cancer is not excluded by the Cancer Assist policy exclusions, including, but not limited to those cancers specifically listed on your Cancer Assist Certificate;
- the member is still alive 14 days after the confirmed cancer diagnosis. This period of 14 days will be increased by 1 day for every day the member is kept alive on a life support system;
- the confirmed cancer diagnosis (or related health condition symptom, sign or event) first occurs at least 3 months after the Cancer Assist policy start date or the date the Cancer Assist maximum was increased;
- the Southern Cross health insurance policy and Cancer Assist policy are active and premiums are up to date; and
- all terms and conditions of the policy are met.

For a copy of the Cancer Assist policy document, including full terms and conditions, please go to [southerncross.co.nz/plans](https://southerncross.co.nz/plans) or contact us.