

Your obstetrics loyalty allowance

Cover for treatment relating to pregnancy and childbirth is excluded in all Southern Cross health insurance plans. However we do offer members on some plans an obstetrics allowance (usually available after one year of continuous cover) which provides cover for some pregnancy related treatments.

Your policy document will state if you have an obstetrics allowance and the maximum amount payable. Only some treatments are covered under this allowance so please contact us to confirm your eligibility and cover for specific procedures or treatments.

The following treatment relating to pregnancy is **covered** under the obstetrics allowance, when performed by a specialist vocationally registered in obstetrics and gynaecology or anaesthesia:

- antenatal and post-natal consultations (ie during pregnancy, at the time of birth and after the birth)
- delivery fee
- caesarean (including elective)
- tests charged on a specialist's account - amniocentesis, maternal serum screening, triple X test, chorionic villus sampling (CVS)
- private anaesthetist fee/s for vaginal delivery or caesarean
- early pregnancy monitor at Fertility Associates.

From a Radiology clinic:

- pregnancy ultrasounds (also known as Nuchal Charge)
- CT Pelvimetry
- amniocentesis.

Accommodation in an approved facility:

- currently any private hospital facility is recognised as an approved facility.

Epidural charges during birth at a public hospital:

- charges by a private anaesthetist for administration of epidurals.

There are a number of treatments and providers excluded under this allowance, these include but are not limited to:

- midwives fees
- pregnancy related consultations not performed by a specialist registered in obstetrics and gynaecology or anaesthesia
- 3D or 4D ultrasounds
- DVD/CD recording
- ambulance fees
- laboratory fees
- fertility treatment or consultations
- antenatal class
- RU485 pills.

If you have any questions or would like more information, contact us at southerncross.co.nz/contact