

# Understanding your cover for cancer

Cancer related healthcare services are covered under several of our benefits, the level and range of cover depends on which health insurance plan you have/purchase.

This is a summary of some of the benefits and features of our plans (excluding HealthEssentials). For full details of the benefits, conditions and exclusions of our plans and the optional add-ons referred to in this document, please refer to the relevant policy document, which can be found at [southerncross.co.nz/plans](https://southerncross.co.nz/plans). **Eligibility criteria may apply.**

**Excesses may apply to certain benefits under some plans.**

Cancer screening and prevention	Benefit maximums vary depending on the plan you have:
Prophylactic treatment to address a highly increased risk of developing cancer (where high risk status was not present prior to original date of joining)	Between \$30,000 and \$50,000 per lifetime (after 3 years of continuous cover)
Screening mammograms	Covered under the diagnostic imaging benefit below (between \$8,000* and \$100,000 per claims year for all diagnostic imaging)
Screening colonoscopies (when confirmed to have a 'moderately high risk' or 'high risk' for colorectal cancer because of family history as defined in the eligibility criteria)	Covered under the surgical procedures benefit. Plan dependent – based on surgical maximum
Cancer diagnosis	
Diagnostic imaging	Between \$8,000* and \$100,000 per claims year (in total) for all diagnostic imaging
Diagnostic tests	Between \$2,000* and \$3,000 per claims year (in total)
Specialist consultations	Between \$4,000 and \$10,000 per claims year (in total)
Cancer treatment	
Cancer surgery	Plan dependent – based on surgical maximum
Chemotherapy for cancer	Between \$48,000 and \$60,000 per claims year for Pharmac approved chemotherapy drugs. Includes between \$8,000 and \$10,000 per claims year for non-Pharmac approved, Medsafe indicated chemotherapy drugs.
Radiotherapy	Unlimited
Breast symmetry surgery post mastectomy	\$6,500 per lifetime
Overseas treatment	\$5,000 per claims year or up to \$30,000 per claims year
Recovery from cancer (post-operative healthcare services)	Cover for post-operative home nursing, post-operative speech and language therapy and post-operative physiotherapy. Benefit maximum plan dependent.
Cancer palliative care	
Palliative care and treatment	\$2,400 per claims year (after 3 years of continuous cover) Only available on some plans.

\*Members with KiwiCare and RegularCare plans will be reimbursed for 80% of the amount charged for eligible healthcare services up to the per claims year maximum.

# CancerCoverPlus

Only available on KiwiCare, RegularCare, WellbeingOne, WellbeingTwo, UltraCare Base and UltraCare 400.

You can upgrade the base chemotherapy for cancer benefit available under your plan to one of the CancerCoverPlus options to increase your cover for chemotherapy for cancer, including increased cover for non-Pharmac approved, Medsafe indicated chemotherapy drugs.

<b>Chemotherapy 100</b>	Provides \$100,000 per claims year towards chemotherapy for cancer and includes cover for both Pharmac approved and non-Pharmac approved, Medsafe indicated chemotherapy drugs.
<b>Chemotherapy 300</b>	Provides \$300,000 per claims year towards chemotherapy for cancer and includes cover for both Pharmac approved and non-Pharmac approved, Medsafe indicated chemotherapy drugs.

CancerCoverPlus is available outside of any group/employer subsidy and, the upgrade options are fully underwritten regardless of any pre-existing condition concession. They cannot be purchased if the employee or any dependant on the policy is 60 years of age or over. Work scheme subsidy and discounts (including Direct Debit, Healthy Lifestyle, Low Claims and Free Child) do not apply to CancerCoverPlus.

## Optional cover: CancerAssist

CancerAssist is an affordable addition to your health insurance plan (excluding HealthEssentials) and provides you with a one-off payment, over and above your health insurance, should you be diagnosed with a qualifying cancer. Use the one-off payment to spend on what's important to you at a time when you need it most.

### Choose a cover option up to \$300,000

You can choose from a range of payment options: \$20,000, \$50,000, \$100,000, \$200,000 and \$300,000.

Members aged over 65 years can continue to have some level of cover (the maximum level of cover reduces to \$20,000 after age 65).

For a copy of the CancerAssist policy document, including full terms and conditions please go to [southerncross.co.nz/plan](https://southerncross.co.nz/plan)