

# Westpac employee health insurance

A guide to your scheme



Effective from 22 October 2020 to 20 September 2021

# Contents

## 01 Why you need health insurance

Who can join the Westpac scheme?	3
Special concessions	3

## 02 How to join

Types of plans available	4
Bank subsidy	7

## 03 How much will it cost you? (pre-management employees)

9

## 04 How much will it cost your family? (pre-management employees)

10

## 05 How much will it cost you? (employees and their families who do not qualify for the subsidy)

11

## 06 How to amend your cover

Upgrading your policy	12
Adding new family members	12
When you leave Westpac	12

## 07 General information

13

This booklet is for new employees of Westpac, whether you are an existing Southern Cross Health Society member or not.

If you are already in the Westpac scheme and either going on parental leave or leaving Westpac's employment, contact us on 0800 800 181. They can help with information about your options and entitlements.



# Why you need health insurance

It's important to get health insurance cover to help protect you and your family from unexpected healthcare costs. Health insurance also gives you the peace of mind that you can get access to treatment when you need it.

Westpac has chosen Southern Cross as its health insurer for its employees. We look after the health insurance needs of over 870,000 members and pay more claims than any other health insurer in New Zealand.

## Who can join the Westpac scheme?

The Westpac scheme is available to:

- permanent full-time employees
- permanent part-time employees working 15 hours or more per week
- fixed term employees on a one year (or longer) contract.

The scheme is not available to staff on a casual agreement or a fixed term agreement of less than 12 months. Please contact the Westpac People Team if you require further information.

## Special concessions

The special concessions listed below are available for eligible Westpac employees if they join the scheme and submit an application form to Southern Cross within three months of starting their employment.

## New employees are entitled to:

- competitive premium rates (which are lower than rates for individuals), and
- cover for qualifying pre-existing conditions after 3 years – for pre-management employees and their family members only.\*

\* Provided they are disclosed and they are not general exclusions as set out in the Policy document relevant to the plan you have chosen. Employees who do not join within three months of starting their employment are not eligible for cover for pre-existing health conditions.

## Existing employees are entitled to:

- competitive premium rates (which are lower than rates for individuals).



# How to join

If you wish to join Southern Cross through the Westpac scheme you can arrange to meet with one of our Southern Cross consultants, just email [info@southerncross.co.nz](mailto:info@southerncross.co.nz). This can be arranged in most locations. Or you can complete an application yourself – see the options below.

## Step one

Make sure you have read the Policy document (including the Terms and Conditions of Insurance and Schedule of Benefits). These are available on the Westpac intranet (People/MyRewards/MyBenefits/Medical Benefits).

## Step two

### 1. Online application

Go to [www.southerncross.co.nz/applynow](http://www.southerncross.co.nz/applynow) or request the link from a Southern Cross representative. This online application process also allows you to complete your direct debit authority.

At the option to enter a shortcut code, enter **WQ**.

### 2. Apply over the phone

Call 0800 GETCOVER (438 268)  
Mon-Thu 8am-5.30pm, Fri 9am-5pm

## Adding family to your policy

Remember to include your dependants (partner and children aged under 21) at the same time you're joining if you wish them to be covered under your policy. If you don't add them now, they cannot be added until the next Policy Anniversary Date and then may not be entitled to cover for qualifying pre-existing conditions.

## Already a member?

If you are already a Southern Cross member, phone 0800 800 181. They will transfer you to the scheme and set up your direct debit.

## Cover start date

Once your application is accepted cover will start from the date of your first direct debit (which will correspond with a fortnightly wage date). Your Membership Certificate confirming this date will be sent to you shortly after your application has been processed.

## Replacing policies

If you already have a healthcare policy or plan, you should be aware that changing policies comes with risks: Your new policy will have different benefits, conditions, exclusions and cover to your existing policy; any pre-existing medical conditions you have may not be covered under a replacement policy, and stand-down periods may apply (in relation to pre-existing conditions and other benefits). If you do not disclose to us any relevant information about your medical history, that could result in us declining a claim or voiding your policy, where you may already be covered for that condition/risk under your existing policy.



# Types of plans available

This is a general overview only of some of the plans that Southern Cross offers.

If you want to join Southern Cross through the Westpac work scheme you will need to select one of these plans. If you want to join a different plan you can contact Southern Cross to discuss your options.

For detailed plan information please refer to the policy documents available at [southerncross.co.nz/plans](http://southerncross.co.nz/plans).

## Shared cover

Lower premiums, but you pay a higher contribution towards your healthcare costs.

You share the cost of your treatment with us in return for a lower premium. For example, if you need surgery, we pay some of the cost, and you pay some yourself.

## Westpac FirstCover

**Shared cover for cancer care, surgical procedures<sup>2</sup> and specialist consultations, diagnostic imaging, tests and recovery within 6 months of related eligible surgical treatment, chemotherapy or radiotherapy**

**First Cover** is a surgical plan that includes shared cover for:

- cancer care
- unlimited surgical treatment<sup>2</sup>
- specialist consultations<sup>1,3</sup>
- diagnostic imaging<sup>1</sup> and tests<sup>1</sup>
- recovery<sup>1</sup> and support

## FirstCover 2

**Shared cover for cancer care, surgical procedures<sup>2</sup> and specialist consultations, diagnostic imaging, tests and recovery**

**First Cover 2** is a comprehensive surgical plan that includes shared cover for:

- cancer care
- unlimited surgical treatment<sup>2</sup>
- specialist consultations
- diagnostic imaging and tests
- recovery<sup>1</sup> and support

<sup>1</sup>Must be performed within 6 months of related eligible surgical treatment, chemotherapy or radiotherapy to be covered.

<sup>2</sup>Prosthesis maximums apply.

<sup>3</sup>6 month rule does not apply to oncologist and radiation oncologist.



## Major medical cover

### Wellbeing One

**Wellbeing One is a broad surgical plan for peace of mind.**

The plan includes cover for cancer care, surgical treatment† and specialist consultations, diagnostic imaging, tests and recovery within 6 months of related eligible surgical treatment, chemotherapy or radiotherapy

A surgical plan that includes cover for:

- cancer care
- unlimited surgical procedures†
- specialist consultations\*
- diagnostic imaging\* and tests\*
- recovery\* and support.

#### Excesses

\$500, \$1,000, \$2,000 or \$4,000

## Extensive cover

### Wellbeing Two

**Wellbeing Two is a comprehensive surgical plan.**

The plan includes cover for cancer care and surgical treatment†, with the advantage of cover for specialist consultations, diagnostic imaging and tests at any time.

For those planning a new addition to the family, this plan includes an obstetrics allowance (after 1 year of continuous cover).

A comprehensive surgical plan that includes cover for:

- cancer care
- unlimited surgical treatment†
- specialist consultations
- diagnostic imaging and tests
- recovery\* and support
- obstetrics allowance (after 1 year).

#### Excesses

\$500, \$1,000, \$2,000 or \$4,000

## Comprehensive cover

### UltraCare

**UltraCare is a premium surgical, healthcare and day-to-day plan for those who want the highest level of cover.**

The plan includes cover for cancer care, surgical treatment, along with specialist consultations, diagnostic imaging and tests and day-to-day treatment at any time. Plus, you can choose your own specialist and your qualifying pre-existing conditions will be covered after 3 years of continuous cover (except under Cancer Cover Plus).

For those planning a new addition to the family, this plan includes an obstetrics allowance (after 1 year of continuous cover).

A premium surgical and day-to-day plan that includes cover for:

- cancer care
- unlimited surgical treatment
- non-surgical treatment
- specialist consultations
- diagnostic imaging and tests
- recovery\* and support
- obstetrics allowance (after 1 year)
- day-to-day treatment
- annual health check and flu vaccination
- qualifying pre-existing conditions (covered after 3 years of continuous cover, except under Cancer Cover Plus)
- Being Active (after 3 years of continuous cover)

†Prosthesis maximums apply.

\*Must be performed within 6 months of related eligible surgical treatment, chemotherapy or radiotherapy. 6 month rule do not apply to oncologist consultation. Excludes psychiatrist and all skin lesion consultation.

## UPGRADE OPTION

### + Cancer Cover Plus

You can upgrade the base chemotherapy for cancer benefit available under your plan to one of the Cancer Cover Plus options<sup>1</sup> to increase your cover for chemotherapy for cancer, including increased cover for non-Pharmac approved, Medsafe indicated chemotherapy drugs.

- Chemotherapy 100<sup>1</sup> 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.
- Chemotherapy 300<sup>1</sup> 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.

### + Keeping Well Module<sup>2</sup>

Cover for GP, nurse, clinical psychologist and optometrist consultations, a flu vaccination, prescriptions, audiologist consultations and hearing tests, dental consultations and treatment.

### + Body Care Module

Cover for dietitian, nutritionist, podiatrist, acupuncturist, osteopath, chiropractor, naturopath, homeopath and registered massage therapist consultations.

### + Vision and Dental Module<sup>2</sup>

Cover for prescription glasses, prescription sunglasses and prescription contact lenses, optometrist and orthoptist consultations, dental consultations and treatment and audiologist consultations and brain stem evoked tests.

### + Day-to-day Module<sup>2</sup>

Cover for GP, nurse and physiotherapist consultations, prescriptions, an annual health check and a flu vaccination.

## UPGRADE OPTION

### + UltraCare 400

Cover for vision and dental care including prescription glasses and contact lenses, dental consultations and treatment.

<sup>1</sup>Cancer Cover Plus 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 Cancer Cover Plus.

<sup>2</sup>The Keeping Well Module cannot be held with Day-to-day and/or Vision and Dental modules.

## More information

This information is intended as a brief guide only, to help you understand the different benefits available under each of the plans included in the Westpac scheme. We recommend that you read the relevant Policy document or Schedule of Benefits and Terms and Conditions of Insurance to fully understand what is covered under each plan, these are available on the Westpac intranet or by contacting your Southern Cross consultant.

## Westpac subsidy

A premium subsidy is available to eligible pre-management employees who join the Westpac scheme. The current premium subsidy is \$326 per annum for employees over 21 and \$79.35 per annum for employees under 21, which the bank pays directly to Southern Cross on your behalf.

This subsidy means that pre-management employees can purchase the Westpac First Cover plan at more affordable rates. Westpac reserves the right to modify the level of

subsidy or eligibility to join the Westpac scheme at any time. You should check with the Westpac People Team to confirm your eligibility for the subsidy if you are unsure. Your dependants (partner and children up to 21 years of age) may be added to your policy at your own cost. The premiums for this will be deducted from your nominated bank account on a fortnightly basis by direct debit (which will correspond with a fortnightly wage date). A direct debit authority must be completed. Remember if you join Southern Cross online the direct debit authority process is paperless, however confirmation will be sent to you in the post.

Employees who do not qualify for the subsidy can still join the Westpac scheme and will still be entitled to a discount. However, they must pay the full premium themselves, which is payable on a fortnightly basis.

## Premiums

All Westpac plan premiums are based on the individual ages of each member.

# How much will it cost you?

## Pre-management employees who qualify for the subsidy

Fortnightly premium rates for employees effective from 22 October 2020 to 20 September 2021\*. The current premium subsidy has been taken off these rates.

Age band	Westpac First Cover	First Cover Two	Wellbeing One	Wellbeing One \$500 excess	Wellbeing One \$1000 excess	Wellbeing Two	Wellbeing Two \$500 excess	Wellbeing Two \$1000 excess	UltraCare	UltraCare 400
0-20	4.91	6.56	7.33	5.78	4.74	13.27	10.82	9.19	25.08	38.37
21	3.05	6.12	8.40	5.26	3.17	18.12	13.53	10.46	35.35	49.42
22	3.53	6.77	9.13	5.88	3.71	19.55	14.74	11.53	37.93	51.56
23	4.02	7.40	9.84	6.48	4.24	20.69	15.71	12.38	39.39	53.19
24	4.23	7.71	10.03	6.64	4.38	21.19	16.13	12.76	40.33	53.99
25	4.61	8.24	10.17	6.76	4.49	22.08	16.89	13.42	41.26	55.55
26	4.88	8.59	10.31	6.88	4.59	22.65	17.37	13.85	42.20	56.50
27	5.10	8.89	10.45	7.00	4.70	23.18	17.83	14.25	42.98	57.45
28	5.40	9.34	10.59	7.12	4.81	24.00	18.52	14.86	43.35	58.95
29	5.71	9.79	10.96	7.43	5.08	24.99	19.36	15.61	44.77	60.52
30	6.27	10.45	11.66	8.03	5.61	25.70	19.97	16.14	47.10	62.90
31	6.73	11.00	12.22	8.51	6.03	26.39	20.55	16.66	48.85	64.72
32	7.17	11.55	12.76	8.97	6.44	27.53	21.52	17.51	51.00	66.71
33	7.58	12.22	13.38	9.49	6.90	28.49	22.34	18.24	52.66	68.62
34	8.04	12.90	14.46	10.41	7.71	30.01	23.63	19.37	55.20	71.23
35	8.56	13.67	15.54	11.33	8.52	30.69	24.20	19.88	57.75	73.98
36	9.10	14.43	16.63	12.25	9.33	32.18	25.47	21.00	60.98	76.72
37	9.60	15.16	17.71	13.17	10.15	34.57	27.51	22.79	63.57	79.47
38	10.34	16.22	18.79	14.09	10.96	36.10	28.80	23.94	66.14	82.14
39	11.10	17.28	19.83	14.97	11.73	37.86	30.30	25.26	68.90	85.15
40	11.91	18.38	20.86	15.85	12.51	40.64	32.66	27.34	71.66	88.14
41	12.77	19.55	21.89	16.73	13.29	42.44	34.19	28.69	75.26	91.11
42	13.59	20.69	22.93	17.61	14.06	44.24	35.72	30.04	78.06	94.07
43	14.47	21.84	23.96	18.49	14.84	46.04	37.25	31.39	80.85	97.02
44	15.34	23.00	25.50	19.80	15.99	48.24	39.12	33.04	83.97	100.32
45	16.38	24.33	27.04	21.10	17.14	50.43	40.98	34.69	86.16	103.63
46	17.29	25.50	28.58	22.41	18.30	52.00	42.32	35.87	89.26	106.93
47	18.22	26.68	30.12	23.72	19.45	54.17	44.17	37.50	92.36	110.22
48	19.24	27.99	31.66	25.03	20.61	56.36	46.02	39.13	95.46	113.54
49	20.32	29.36	33.46	26.56	21.96	59.56	48.74	41.53	98.92	118.17
50	21.54	30.86	35.27	28.09	23.31	62.77	51.47	43.94	103.39	122.33
51	22.77	32.66	37.54	30.03	25.02	66.35	54.51	46.63	107.87	126.48
52	24.05	34.34	39.37	31.58	26.39	69.57	57.25	49.04	112.35	130.63
53	25.86	36.74	41.15	33.10	27.73	72.81	60.01	51.47	116.83	134.78
54	27.74	39.22	44.37	35.83	30.14	77.31	63.83	54.84	122.92	140.95
55	29.82	41.78	47.63	38.61	32.59	81.82	67.66	58.23	130.36	147.08
56	32.04	44.32	50.29	40.87	34.59	86.33	71.50	61.61	136.51	153.17
57	34.27	46.87	53.53	43.62	37.01	90.85	75.34	65.00	142.67	159.22
58	37.58	51.12	56.76	46.37	39.44	97.34	80.86	69.87	148.82	169.70
59	41.15	55.59	62.64	51.36	43.84	105.40	87.71	75.92	160.51	180.98
60	44.46	59.86	68.65	56.47	48.35	115.80	96.55	83.71	176.83	193.80
61	49.13	65.77	76.36	63.02	54.13	125.97	105.19	91.34	188.83	206.17
62	53.59	71.22	82.37	68.13	58.64	134.91	112.80	98.05	200.82	219.43
63	59.38	78.69	88.38	73.25	63.15	147.06	123.12	107.16	212.82	237.74
64	65.62	86.32	97.14	80.69	69.72	158.32	132.69	115.60	229.24	256.38
65	72.40	94.58	105.17	87.52	75.74	173.94	145.97	127.32	248.21	276.41
66	81.26	103.92	113.63	94.70	82.09	185.56	155.84	136.03	264.79	295.97
67	87.45	111.57	123.10	102.76	89.19	198.59	166.92	145.81	282.09	314.84
68	91.94	114.49	135.51	113.30	98.50	211.51	177.91	155.50	286.59	326.40
69+	93.22	115.76	148.35	124.22	108.13	223.19	187.83	164.26	296.96	339.97

\*These are indicative rates so may be subject to change. Please contact Southern Cross for further information.

\*\*The premiums relate to a single member of the age detailed for the plan indicated. Premiums are calculated based on the age of each member on the policy at the policy anniversary date. Unless otherwise stated premiums are inclusive of GST. Premiums are accurate as at 22 October 2020. However, premiums are subject to change from time to time.

\*\*\*Southern Cross only charges for two children (under 21 years) on a policy - additional children receive cover free of charge.



# How much will it cost your family?

Fortnightly premium rates for family members of pre-management employees effective 22 October 2020 to 20 September 2021.\*

Age band	Westpac First Cover	First Cover Two	Wellbeing One	Wellbeing One \$500 excess	Wellbeing One \$1000 excess	Wellbeing Two	Wellbeing Two \$500 excess	Wellbeing Two \$1000 excess	UltraCare	UltraCare 400
0-20	7.96	9.61	10.38	8.83	7.79	16.32	13.87	12.24	28.13	41.42
21	15.59	18.66	20.94	17.80	15.71	30.66	26.07	23.00	47.89	61.96
22	16.07	19.31	21.67	18.42	16.25	32.09	27.28	24.07	50.47	64.10
23	16.56	19.94	22.38	19.02	16.78	33.23	28.25	24.92	51.93	65.73
24	16.77	20.25	22.57	19.18	16.92	33.73	28.67	25.30	52.87	66.53
25	17.15	20.78	22.71	19.30	17.03	34.62	29.43	25.96	53.80	68.09
26	17.42	21.13	22.85	19.42	17.13	35.19	29.91	26.39	54.74	69.04
27	17.64	21.43	22.99	19.54	17.24	35.72	30.37	26.79	55.52	69.99
28	17.94	21.88	23.13	19.66	17.35	36.54	31.06	27.40	55.89	71.49
29	18.25	22.33	23.50	19.97	17.62	37.53	31.90	28.15	57.31	73.06
30	18.81	22.99	24.20	20.57	18.15	38.24	32.51	28.68	59.64	75.44
31	19.27	23.54	24.76	21.05	18.57	38.93	33.09	29.20	61.39	77.26
32	19.71	24.09	25.30	21.51	18.98	40.07	34.06	30.05	63.54	79.25
33	20.12	24.76	25.92	22.03	19.44	41.03	34.88	30.78	65.20	81.16
34	20.58	25.44	27.00	22.95	20.25	42.55	36.17	31.91	67.74	83.77
35	21.10	26.21	28.08	23.87	21.06	43.23	36.74	32.42	70.29	86.52
36	21.64	26.97	29.17	24.79	21.87	44.72	38.01	33.54	73.52	89.26
37	22.14	27.70	30.25	25.71	22.69	47.11	40.05	35.33	76.11	92.01
38	22.88	28.76	31.33	26.63	23.50	48.64	41.34	36.48	78.68	94.68
39	23.64	29.82	32.37	27.51	24.27	50.40	42.84	37.80	81.44	97.69
40	24.45	30.92	33.40	28.39	25.05	53.18	45.20	39.88	84.20	100.68
41	25.31	32.09	34.43	29.27	25.83	54.98	46.73	41.23	87.80	103.65
42	26.13	33.23	35.47	30.15	26.60	56.78	48.26	42.58	90.60	106.61
43	27.01	34.38	36.50	31.03	27.38	58.58	49.79	43.93	93.39	109.56
44	27.88	35.54	38.04	32.34	28.53	60.78	51.66	45.58	96.51	112.86
45	28.92	36.87	39.58	33.64	29.68	62.97	53.52	47.23	98.70	116.17
46	29.83	38.04	41.12	34.95	30.84	64.54	54.86	48.41	101.8	119.47
47	30.76	39.22	42.66	36.26	31.99	66.71	56.71	50.04	104.9	122.76
48	31.78	40.53	44.20	37.57	33.15	68.90	58.56	51.67	108.00	126.08
49	32.86	41.90	46.00	39.10	34.50	72.10	61.28	54.07	111.46	130.71
50	34.08	43.40	47.81	40.63	35.85	75.31	64.01	56.48	115.93	134.87
51	35.31	45.20	50.08	42.57	37.56	78.89	67.05	59.17	120.41	139.02
52	36.59	46.88	51.91	44.12	38.93	82.11	69.79	61.58	124.89	143.17
53	38.40	49.28	53.69	45.64	40.27	85.35	72.55	64.01	129.37	147.32
54	40.28	51.76	56.91	48.37	42.68	89.85	76.37	67.38	135.46	153.49
55	42.36	54.32	60.17	51.15	45.13	94.36	80.20	70.77	142.90	159.62
56	44.58	56.86	62.83	53.41	47.13	98.87	84.04	74.15	149.05	165.71
57	46.81	59.41	66.07	56.16	49.55	103.39	87.88	77.54	155.21	171.76
58	50.12	63.66	69.30	58.91	51.98	109.88	93.40	82.41	161.36	182.24
59	53.69	68.13	75.18	63.90	56.38	117.94	100.25	88.46	173.05	193.52
60	57.00	72.40	81.19	69.01	60.89	128.34	109.09	96.25	189.37	206.34
61	61.67	78.31	88.90	75.56	66.67	138.51	117.73	103.88	201.37	218.71
62	66.13	83.76	94.91	80.67	71.18	147.45	125.34	110.59	213.36	231.97
63	71.92	91.23	100.92	85.79	75.69	159.60	135.66	119.70	225.36	250.28
64	78.16	98.86	109.68	93.23	82.26	170.86	145.23	128.14	241.78	268.92
65	84.94	107.12	117.71	100.06	88.28	186.48	158.51	139.86	260.75	288.95
66	93.80	116.46	126.17	107.24	94.63	198.10	168.38	148.57	277.33	308.51
67	99.99	124.11	135.64	115.30	101.73	211.13	179.46	158.35	294.63	327.38
68	104.48	127.03	148.05	125.84	111.04	224.05	190.45	168.04	299.13	338.94
69+	105.76	128.30	160.89	136.76	120.67	235.73	200.37	176.80	309.50	352.51

\*These are indicative rates so may be subject to change. Please contact Southern Cross for further information.

\*\*The premiums relate to a single member of the age detailed for the plan indicated. Premiums are calculated based on the age of each member on the policy at the policy anniversary date. Unless otherwise stated premiums are inclusive of GST. Premiums are accurate as at 22 October 2020. However, premiums are subject to change from time to time.

\*\*\*Southern Cross only charges for two children (under 21 years) on a policy - additional children receive cover free of charge.

# How much will it cost you?

## Employees and their families who do not qualify for the subsidy

Fortnightly premium rates for employees and their families effective from 22 October 2020 to 20 September 2021.\*

Age band	Westpac First Cover	First Cover Two	Wellbeing One	Wellbeing One \$500 excess	Wellbeing One \$1000 excess	Wellbeing Two	Wellbeing Two \$500 excess	Wellbeing Two \$1000 excess	UltraCare	UltraCare 400
0-20	8.39	10.13	10.94	9.30	8.21	17.20	14.62	12.90	29.65	43.65
21	16.42	19.67	22.07	18.76	16.55	32.32	27.47	24.24	50.48	65.30
22	16.93	20.35	22.84	19.41	17.13	33.82	28.75	25.37	53.19	67.56
23	17.45	21.02	23.58	20.05	17.69	35.02	29.77	26.27	54.73	69.27
24	17.67	21.34	23.78	20.21	17.84	35.55	30.22	26.66	55.72	70.11
25	18.08	21.90	23.93	20.34	17.95	36.48	31.01	27.36	56.70	71.76
26	18.36	22.26	24.08	20.47	18.06	37.08	31.52	27.81	57.69	72.76
27	18.59	22.59	24.23	20.59	18.17	37.65	32.00	28.24	58.51	73.77
28	18.91	23.05	24.37	20.72	18.28	38.51	32.73	28.88	58.90	75.34
29	19.23	23.54	24.77	21.05	18.57	39.56	33.62	29.67	60.40	77.00
30	19.82	24.23	25.50	21.68	19.13	40.30	34.26	30.23	62.85	79.51
31	20.31	24.81	26.10	22.18	19.57	41.03	34.88	30.77	64.70	81.42
32	20.77	25.39	26.66	22.66	20.00	42.23	35.89	31.67	66.96	83.52
33	21.20	26.09	27.31	23.22	20.49	43.25	36.76	32.43	68.71	85.53
34	21.69	26.82	28.46	24.19	21.34	44.84	38.12	33.63	71.39	88.29
35	22.24	27.62	29.60	25.16	22.20	45.56	38.72	34.17	74.08	91.18
36	22.80	28.42	30.74	26.13	23.05	47.13	40.06	35.35	77.49	94.08
37	23.33	29.19	31.88	27.10	23.91	49.65	42.20	37.24	80.21	96.97
38	24.12	30.31	33.02	28.07	24.76	51.26	43.57	38.44	82.92	99.78
39	24.91	31.43	34.11	28.99	25.58	53.12	45.15	39.84	85.83	102.95
40	25.77	32.58	35.20	29.92	26.40	56.04	47.64	42.03	88.74	106.11
41	26.68	33.82	36.29	30.85	27.22	57.94	49.25	43.46	92.54	109.23
42	27.53	35.02	37.38	31.77	28.03	59.83	50.86	44.88	95.48	112.35
43	28.47	36.23	38.47	32.70	28.85	61.74	52.48	46.30	98.42	115.47
44	29.38	37.46	40.09	34.08	30.07	64.05	54.44	48.04	101.72	118.94
45	30.48	38.85	41.71	35.45	31.28	66.36	56.41	49.77	104.02	122.43
46	31.43	40.09	43.33	36.83	32.50	68.02	57.82	51.01	107.29	125.91
47	32.41	41.34	44.96	38.21	33.72	70.31	59.76	52.73	110.55	129.38
48	33.50	42.72	46.58	39.59	34.93	72.61	61.72	54.46	113.82	132.87
49	34.63	44.16	48.48	41.21	36.36	75.99	64.59	56.99	117.46	137.76
50	35.91	45.73	50.38	42.82	37.79	79.37	67.46	59.53	122.18	142.14
51	37.21	47.64	52.78	44.86	39.59	83.14	70.67	62.35	126.90	146.52
52	38.56	49.40	54.70	46.50	41.03	86.54	73.56	64.90	131.62	150.89
53	40.47	51.94	56.59	48.10	42.44	89.95	76.46	67.46	136.34	155.26
54	42.45	54.55	59.98	50.98	44.98	94.69	80.48	71.02	142.76	161.76
55	44.65	57.24	63.41	53.90	47.56	99.44	84.53	74.58	150.60	168.22
56	46.98	59.93	66.22	56.29	49.66	104.20	88.57	78.15	157.09	174.64
57	49.33	62.61	69.63	59.19	52.22	108.96	92.62	81.72	163.57	181.01
58	52.82	67.09	73.04	62.08	54.78	115.80	98.43	86.85	170.05	192.06
59	56.58	71.80	79.23	67.35	59.42	124.30	105.66	93.23	182.37	203.95
60	60.08	76.30	85.57	72.73	64.18	135.25	114.97	101.44	199.58	217.46
61	64.99	82.53	93.69	79.63	70.26	145.97	124.08	109.48	212.22	230.50
62	69.69	88.28	100.02	85.02	75.02	155.40	132.09	116.55	224.86	244.47
63	75.80	96.15	106.36	90.41	79.77	168.21	142.97	126.15	237.50	263.76
64	82.37	104.18	115.59	98.25	86.69	180.07	153.06	135.05	254.81	283.41
65	89.52	112.90	124.06	105.45	93.04	196.53	167.05	147.40	274.80	304.52
66	98.85	122.74	132.97	113.02	99.73	208.77	177.46	156.58	292.28	325.14
67	105.38	130.80	142.95	121.51	107.21	222.51	189.14	166.88	310.51	345.02
68+	110.11	133.88	156.03	132.63	117.02	236.13	200.71	177.10	315.25	357.21

\*These are indicative rates so may be subject to change. Please contact Southern Cross for further information.

\*\*The premiums relate to a single member of the age detailed for the plan indicated. Premiums are calculated based on the age of each member on the policy at the policy anniversary date. Unless otherwise stated premiums are inclusive of GST. Premiums are accurate as at 22 October 2020. However, premiums are subject to change from time to time.

\*\*\*Southern Cross only charges for two children (under 21 years) on a policy - additional children receive cover free of charge.

# General information

From time to time Southern Cross may change or update which healthcare services are eligible, the scope of cover, terms and conditions of your policy and premiums. We will notify you in advance of any such changes.

## Eligibility for health insurance

To be eligible, all applicants must be New Zealand citizens, holders of a resident visa or otherwise be entitled to publicly funded health and disability services as determined by the Ministry of Health.

## Accidents

As a general rule Southern Cross doesn't provide cover for accident or treatment injury expenses. You must obtain ACC approval for payment when you require a healthcare service related to an accident or treatment injury. Where ACC does not cover the full cost, there may be some cover under your Southern Cross policy. Please refer to the relevant Schedule of Benefits and Terms and Conditions of Insurance.

## 14-day period

If you are not satisfied with the policy during the first 14 days after the policy start date, you can cancel the policy. We will provide a full refund of all premiums paid, provided you haven't made a claim under the policy during the 14-day period.

## Affiliated Providers

One of the ways we try to manage healthcare costs and premium increases for members is through our Affiliated Provider programme. Affiliated Providers include surgeons, specialists and facilities who are contracted to provide Southern Cross members with certain procedures at agreed prices. Using an Affiliated Provider is easier for Southern Cross members, because when you use an Affiliated Provider for a contracted service:

- the Affiliated Provider will organise prior approval on your behalf
- you don't have to pay for the service and then wait to be reimbursed, as we pay the provider directly (if you are on a shared cover plan, you may need to make a co-payment on the day)
- you don't need to send in a claim form - the Affiliated Provider will manage the claims process directly with Southern Cross.

## Acute care

Acute care is care provided in response to a sign, symptom, condition or disease that warrants immediate or same day hospital admission for treatment. Southern Cross does not reimburse charges for acute care. You should go directly to your nearest accident and emergency unit of a public hospital if you need acute care.



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

## Interested in joining?

Southern Cross Medical Care Society (Southern Cross) (trading as Southern Cross Health Society) is a licensed insurer and a licensed financial advice provider.

For financial advice on Southern Cross products call **0800 100 777**, or if your employer has a work scheme call **0800 438 268**.

For a free quote, visit [southerncross.co.nz/society/quote](http://southerncross.co.nz/society/quote).  
Apply online at [southerncross.co.nz/apply-now](http://southerncross.co.nz/apply-now)

## Already a member?

For member queries, please call  
**0800 800 181**.



**Southern Cross  
Health Insurance**