All about the 6 month rule

On these plans:
- Wellbeing One
- Wellbeing Starter
- Hospital Care
- VIP1
- VIP1 Plus
- First Cover 1
- First Cover 1 Plus

This means you will only be covered for these types of healthcare services*:
- diagnostic imaging
- cardiac and diagnostic tests
- specialist consultations (except when it’s with an oncologist)
- recovery

*This is an overview of the types of healthcare services subject to the 6 month rule. See your policy document for full details, terms and conditions regarding cover for specific healthcare services.

If the treatment date is within 6 months of related eligible:
- surgical treatment – surgical procedures including cardiac surgery and minor surgery or
- cancer care – chemotherapy treatment and/or radiotherapy treatment

This includes surgical treatment or cancer care you have in the public health system or under ACC which you are, or would have been, eligible to have covered under your policy.

More than 6 months before surgical treatment or cancer care
Not eligible for cover

6 months before surgical treatment or cancer care
Eligible for cover

Day of your surgical treatment or cancer care

6 months after surgical treatment or cancer care
Eligible for cover

More than 6 months after surgical treatment or cancer care
Not eligible for cover

Other important information you need to know

A number of healthcare services are only eligible for cover if they are performed by an Affiliated Provider. Contact us to find out more. Specific plan exclusions, terms and conditions also apply. If your healthcare service is ACC related, you can only claim for the ACC surcharge. Please log in to My Southern Cross or see www.southerncross.co.nz/plans for your most up-to-date policy details.

If you have any questions or would like more information, please see our website or contact us on 0800 800 181. We’re here to help from 8am to 6pm, Monday to Friday.