

Wellbeing Starter

Benefit summary



Wellbeing Starter provides cover for cancer care, some surgical treatment, plus Specialist consultations, diagnostic imaging, tests and recovery performed within 6 months of related eligible surgical treatment, chemotherapy or radiotherapy.

TAILORING YOUR COVER

Wellbeing Starter does not provide cover for surgical treatment, non-surgical treatment, support, consultations, imaging, diagnostic tests and recovery for gynaecology, urology and orthopaedics (referred to in the policy document as restricted specialties), unless it is directly required for the treatment of cancer (6 month rule applies). Consider Wellbeing One or Wellbeing Two for more extensive surgical cover with the option to add modules for more day-to-day healthcare costs.

Example of benefits under Wellbeing Starter

Wellbeing Starter provides cover for cancer care, some surgical treatment, plus consultations, imaging, diagnostic tests and recovery performed within 6 months of related eligible surgical treatment or chemotherapy or radiotherapy, and the other healthcare services listed in the Coverage Tables. Wellbeing Starter does **not** provide cover for surgical treatment, non-surgical treatment, support, consultations, imaging, diagnostic tests and recovery for gynaecology, urology and orthopaedics (referred to in the policy document as restricted specialties), unless it is directly required for the treatment of cancer (6 month rule applies).

These are **some of the benefits** that Wellbeing Starter offers. For more details on the benefits and maximums for this policy, and any exclusions or conditions that may apply, download a policy document from southerncross.co.nz/plans or contact us.

BENEFITS	Wellbeing Starter
	We will pay 100% of expenses (unless otherwise stated) for eligible healthcare services up to the below policy limits.* Eligibility criteria may apply and some procedures are Affiliated Provider only. Refer to the policy document for details.
CHEMOTHERAPY FOR CANCER	
Chemotherapy	\$60,000 per claims year for Pharmac approved chemotherapy drugs. Must be performed by an Affiliated Provider. Maximum also includes \$10,000 per claims year for non-Pharmac approved Medsafe indicated chemotherapy drugs
RADIOTHERAPY	
Radiotherapy	Unlimited. Must be performed by an Affiliated Provider
SURGICAL TREATMENT **	
Surgical procedures	\$500,000 per claims year (prosthesis maximums apply). Refer to the policy document for the surgical treatment that must be performed by an Affiliated Provider
Cardiac surgery	\$100,000 per claims year (prosthesis maximums apply). Refer to the policy document for the surgical treatment that must be performed by an Affiliated Provider
Skin surgery under general anaesthetic or sedation, and Mohs	Refunded as per surgical procedures. Must be performed by an Affiliated Provider
Skin surgery with local or no anaesthetic	\$5,000 per claims year. Includes \$1,000 per claims year when performed by a GP. Must be performed by an Affiliated Provider or General Practitioner. Includes all consultations related to skin lesions
GP minor surgery	\$1,000 per claims year. Excludes consultations and skin lesion services
SURGICAL ALLOWANCES	
Post mastectomy allowance to achieve breast symmetry	\$6,500 per lifetime. Specialist consultations and diagnostic imaging must be performed by an Affiliated Provider
Prophylactic treatment allowance	\$40,000 per lifetime. After 3 years continuous cover. Specialist consultations and diagnostic imaging must be performed by an Affiliated Provider
RECOVERY ** Must be within 6 months of related eligible surgical treatment, chemotherapy or radiotherapy	
Post-operative home nursing	\$175 per day, up to \$2,800 per claims year
Post-operative physiotherapy	\$60 per visit, up to \$300 per claims year
Post-operative speech and language therapy	\$70 per visit, up to \$350 per claims year
SUPPORT **	
Ambulance allowance	\$180 per claims year
Travel and accommodation allowance	\$500 per claims year
Parent accommodation allowance	\$100 per night, up to \$500 per operation
Accident and Treatment injury top-up	For accident or treatment injury related healthcare services where ACC have not provided full cover, Southern Cross will provide cover under the applicable benefit and associated annual limits and terms and conditions of cover will apply. We will refund up to 100% of the remaining balance of the eligible healthcare service, after the ACC contribution has been deducted

*See the chart in your policy document for how your refund will be calculated.

**Does not cover restricted specialties except when directly required for the treatment of cancer in a restricted specialty.

DIAGNOSTIC IMAGING AND TESTS** Must be within 6 months of related eligible surgical treatment, chemotherapy or radiotherapy

	\$60,000 per claims year (in total). Must be performed by an Affiliated Provider
Cardiac tests	\$5,000 per claims year. Must be performed by an Affiliated Provider. Refer to the policy document for a full list of cardiac tests that are covered
Diagnostic tests	\$3,000 per claims year. Refer to the policy document for the diagnostic tests that must be performed by an Affiliated Provider and for a full list of diagnostic tests that are covered

CONSULTATIONS ** Must be within 6 months of related eligible surgical treatment, chemotherapy or radiotherapy

Specialist consultations	\$5,000 per claims year, 6 month rule does not apply to oncologist and radiation oncologist consultations. Excludes psychiatrist and all skin lesion consultations. Must be performed by an Affiliated Provider
Psychiatrist consultation	\$750 per claims year. Must be performed by an Affiliated Provider. Not subject to the 6 month rule
Dietitian consultations	\$100 per consultation, up to \$500 per claims year

NON-SURGICAL TREATMENT **

IV infusions (non-cancer)	\$750 per claims year for IV infusions of Medsafe indicated drugs provided by or under the care of a Specialist in an approved facility. Excludes consultations and the cost of non-Pharmac approved drugs
Psychiatric hospitalisation	\$3,500 per claims year
Allergy services	\$750 per claims year. Must be performed by or under the care of an Affiliated Provider or a General Practitioner with an Easy-claim agreement with us

DAY-TO-DAY

General Practitioner	75% of expenses incurred up to \$150 per claims year (in total)
Physiotherapist	

*See the chart in your policy document for how your refund will be calculated.

**Does not cover restricted specialties except when directly required for the treatment of cancer in a restricted specialty.

Exclusions

No reimbursement or payment shall be made for any costs incurred in relation to, or as a consequence of, any of the following:

- **Pre-existing conditions** including but not limited to those conditions specifically set out in your **Membership Certificate**;
- **Unapproved healthcare services** which are specific **drugs**, devices, techniques, tests and/or other healthcare services that have not been approved by Southern Cross prior to treatment. Please see the list of **unapproved healthcare services** at southerncross.co.nz/unapprovedservices;
- **Acute care**;
- Appliances or equipment (surgical, medical or dental) for example CPAP machines, cochlear implants, nerve stimulators, orthotics, crutches;
- Breast reduction;
- Chronic conditions; cystic fibrosis, polycystic kidney, marfans syndrome, Loey-Dietz syndrome, spina bifida, scoliosis, kyphosis, pectus excavatum and pectus carinatum;
- **Congenital conditions** except for umbilical hernia, inguinal hernia, undescended testes, hydrocele, tongue tie, phimosis and squint;
- Contraception or insertion/removal of intrauterine devices;
- Correction of refractive visual errors or astigmatism by surgery, surgically implanted intraocular lens(es), or laser treatment;
- **Cosmetic treatment/procedures**;
- Dementia;
- Diagnosis, management and treatment of developmental or congenital abnormalities of the facial skeleton and associated structures;
- Extraction of teeth except as specifically provided by extraction of unerupted or impacted teeth (under oral and maxillofacial in Affiliated Provider surgical treatment) benefit;
- Gender reassignment surgery and directly related **healthcare services**;
- Gynaecomastia;
- **Health screening** except as specifically provided by mammography (under diagnostic imaging) and colonoscopy (under gastroenterology in **Affiliated Provider** surgical treatment) benefits;
- **Healthcare services** performed by a dentist, periodontist, endodontist or orthodontist;
- **Healthcare services** provided at a public facility directly or indirectly controlled by a **DHB** unless specifically accepted in writing by **Southern Cross** prior to treatment;
- **Healthcare services** provided by a person who is not a **health services provider** as defined on page 31 of the **policy** document;
- **Healthcare services** provided in relation to, or as a consequence of, any **accident** or **treatment injury** except as specifically provided by the **accident** and **treatment injury** top-up in the **Coverage Tables** set out in section 06 of the **policy** document;
- **Healthcare services** provided outside New Zealand;
- **Healthcare services** relating to a **restricted specialty (gynaecology, urology and orthopaedics)** unless it is directly required for the treatment of **cancer** in a **restricted specialty**;
- **Healthcare services** relating to the management and treatment of snoring and/or upper airways resistance;
- **Healthcare services** that are not **approved treatment**;
- **Healthcare services** using technology such as digital computer images to aid in the monitoring and diagnosis of skin cancers and other skin lesions for example, mole mapping;
- Hospital charges of a personal convenience nature for example, newspapers, spouse/family meals, alcohol, TV rental;
- Implantation of teeth and/or titanium dental implants;

Exclusions continued

- Infertility or assisted reproduction;
- Injury, illness, condition or disability arising from, or caused or contributed to by, substance abuse, intoxication or drug taking whether prescribed or recreational;
- Injury or disability suffered as a result of war or any act of war, declared or undeclared, or of active duty in the military, naval or air forces of any country or international authority, or as a direct or indirect result of terrorism;
- **Long term care** including geriatric in-patient care and **disability support services**;
- Maintenance examinations, medical check-ups or any examination required for a third party (including preparation of reports) for example physical examinations for life insurance, travel insurance and driver licence;
- Mental health **healthcare services** except as specifically provided by the psychiatrist consultation and psychiatric hospitalisation benefits;
- Organ transplants, transfusions/injections of autologous blood/ blood products (except cell-saver when related to **eligible** surgical treatment), autologous chondrocyte implantations and stem cell transplants, including related expenses for both donors and recipients;
- Pathology and laboratory tests;
- Pregnancy and childbirth;
- **Prophylactic healthcare services** except as specifically provided by the prophylactic treatment **allowance**;
- Prostheses, specialised equipment and consumables or donor tissue preparation charges except as specifically listed in the **List of Prostheses and Specialised Equipment**;
- Respite and convalescent care;
- Robotic assisted surgery, except as specifically provided by the robotic hysterectomy (including myomectomy, oophorectomy, salpingectomy and sacrocolpopexy), robotic ventral hernia repair, robotic prostatectomy, robotic partial nephrectomy and transoral robotic surgery benefits;
- Self-inflicted illness or injury;
- Sterilisation, or its reversal;
- Subsequent breast reconstruction surgery (including the replacement of **prostheses**) or symmetry surgery unless completed within 2 years of the first **eligible** breast reconstruction surgery (following an **eligible** mastectomy);
- Surgery designed to assist or allow the implementation of orthodontic **healthcare services**;
- Surgically implanted lens(es) other than monofocal lens(es);
- Termination of pregnancy;
- Treatment of HIV;
- Treatment of obesity including weight loss surgery;
- Treatment of any condition not **detrimental to health**;
- Vaccinations.

TERMS AND CONDITIONS

All dollar figures include GST.

Claims year - This is not a calendar year, but each successive 12 month period from your claims anniversary date. Claims fall into the period based on the date of treatment, not the date of the claim or receipt.

Other terms and conditions (including limitations and exclusions) apply. This benefit summary should be read in conjunction with the policy document which is available on our website or on request.

Interested in joining?

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

Apply online at

southerncross.co.nz/apply-now

Already a member?

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

