How to join
• Contact us on 0800 100 777 to discuss the best option for you.
• Join online at southerncross.co.nz/apply-now
• If your employer has a work scheme, call 0800 GET COVER (0800 438 268) to speak to your Southern Cross consultant. Or you can discuss your options when they visit your organisation.

Level 1, EY Building
2 Takutai Square, Auckland 1010
Private Bag 99334
Newmarket, Auckland 1149

Standard & Poor's 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.

This rating scale is:
AAA (Extremely Strong) AA (Very Strong) A (Strong)
BBB (Good) BB (Marginal) B (Weak)
CCC (Very Weak) CC (Extremely Weak) D or SD or S (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. Standard & Poor's is an approved rating agency under the Insurance (Prudential Supervision) Act 2010.

This comparison chart is designed to give you a general idea of some of the benefits offered under the policies listed. For full details of the benefits and maximums for each policy and any exclusions, limitations or other conditions that may apply please refer to the relevant policy document (available on request).
### Overview

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### Benefits

**Wellbeing One** is an entry-level plan designed to cover those big concerns unless otherwise stated in the terms of cover. **Wellbeing Two** is a comprehensive surgical and healthcare plan, to take care of your family and the whole family is covered. Qualifying pre-existing conditions will be covered after 3 years.

### Key Points
- **Wellbeing One** includes:
  - **Wellbeing Starter**: A day-to-day health cover plan designed to help you stay healthy and keep your costs down. You can claim up to $2,500 in every year.

- **Wellbeing Two** includes:
  - **Wellbeing Starter**: A day-to-day health cover plan designed to help you stay healthy and keep your costs down. You can claim up to $2,500 in every year.
  - **Wellbeing One**: A broad surgical and healthcare plan for peace of mind, with the advantage of consultations, diagnostic imaging and tests at any time. To help reduce your premiums, you can apply for $500, $1,000, $2,000 or $4,000 excess.
  - **Wellbeing Two**: A premium surgical and healthcare plan for those who want the highest level of cover. Qualifying pre-existing conditions will be covered after 3 years.

### Coverage Details

#### Wellbeing One

- **Wellbeing Starter**: No cover
- **Wellbeing One**: $500 per year (includes $10,000 per year for non-Pharmac approved Medsafe indicated chemotherapy drugs)

#### Wellbeing Two

- **Wellbeing Starter**: No cover
- **Wellbeing One**: $500 per year (includes $10,000 per year for non-Pharmac approved Medsafe indicated chemotherapy drugs)
- **Wellbeing Two**: $500 per year (includes $10,000 per year for non-Pharmac approved Medsafe indicated chemotherapy drugs)

### Optional Modules

- **Keeping Well Module**: Cover for flu vaccination, prescriptions, GP visits, and hearing, vision and dental consultations.
- **Vision and Dental Module**: Cover for vision and dental including glasses/lenses, optometrist, audiologist, and non-Pharmac approved drugs.

### Terms and Conditions

- **Wellbeing One**: Available after 1 year continuous cover.
- **Wellbeing Two**: Available after 3 years continuous cover.

### Additional Information

- **Wellness**: Add the HealthEssentials plan.
- **Critical Care and Healing**: Add Critical Illness.

### Contact Information

- **Southem Cross Life Insurance**: Call 1300 360 920 or visit www.southemcross.com.au