

#### How to join

- Contact us on **0800 100 777** to discuss the best option for you.
- Join online at [southerncross.co.nz/apply-now](https://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.

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# Comparison chart

Compare the benefits of our policies

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).

**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.

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.

	BASICS	STARTER	STANDARD	COMPREHENSIVE	PREMIUM
Benefit overview	HealthEssentials	Wellbeing Starter	Wellbeing One	Wellbeing Two	UltraCare
You will be reimbursed for 100 per cent of expenses (unless otherwise stated) for eligible healthcare services, up to the policy limits.	A day-to-day health cover plan designed to help you actively take care of your health and keep costs down. You can claim up to \$1,250 in value every year.	An entry-level plan designed to cover those big concerns like cancer and cardiac surgery. This plan does not cover healthcare services for gynaecology, urology and orthopaedics (restricted specialties) unless directly required for the treatment of cancer.	A broad surgical and healthcare plan for peace of mind. Consultations, diagnostic imaging, tests and recovery are covered within 6 months of a related eligible surgical treatment or cancer care. To help reduce your premiums, you can apply a \$500, \$1,000, \$2,000 or \$4,000 excess.	A comprehensive surgical and healthcare plan, to take care of you and your family, with the advantage of consultations, diagnostic imaging and tests at any time. To help reduce your premiums, you can apply a \$500, \$1,000, \$2,000 or \$4,000 excess.	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.
<b>CANCER CARE</b>					
Chemotherapy treatment	No cover	\$60,000 per year <sup>2</sup> (includes \$10,000 per year for non-Pharmac approved Medsafe indicated chemotherapy drugs)	\$60,000 per year <sup>2</sup> (includes \$10,000 per year for non-Pharmac approved Medsafe indicated chemotherapy drugs)	\$60,000 per year <sup>2</sup> (includes \$10,000 per year for non-Pharmac approved Medsafe indicated chemotherapy drugs)	\$60,000 per year (includes \$10,000 per year for non-Pharmac approved Medsafe indicated chemotherapy drugs)
Radiotherapy	No cover	Unlimited <sup>2</sup>	Unlimited <sup>2</sup>	Unlimited <sup>2</sup>	Unlimited
Additional cancer option	No cover	Add Cancer Assist	Add Cancer Assist	Add Cancer Assist	Add Cancer Assist
<b>SURGICAL TREATMENT</b>					
Surgical procedures	No cover	\$500,000 per year <sup>1,1,3</sup> , \$100,000 per year <sup>1,1,3</sup> cardiac surgery	Unlimited <sup>1,3</sup>	Unlimited <sup>1,3</sup>	Unlimited
Skin surgery under general anaesthetic or sedation, and Mohs	No cover	Refunded under surgical procedures <sup>2</sup>	Refunded under surgical procedures <sup>2</sup>	Refunded under surgical procedures <sup>2</sup>	Refunded under surgical procedures
Skin surgery with local or no anaesthetic	No cover	\$5,000 per year <sup>1,6,9</sup>	\$5,000 per year <sup>1,6,9</sup>	\$5,000 per year <sup>1,6,9</sup>	\$10,000 <sup>6</sup>
GP minor surgery	No cover	\$1,000 per year <sup>1</sup>	\$1,000 per year	\$1,000 per year	\$1,000 per year
Sterilisation	No cover	No cover	No cover	No cover	Refunded under surgical procedures <sup>5</sup>
<b>DIAGNOSTIC IMAGING AND TESTS</b>					
Diagnostic imaging	No cover	\$60,000 per year <sup>1,1,2</sup>	\$60,000 per year <sup>1,2</sup>	\$60,000 per year <sup>2</sup>	\$100,000 per year
Cardiac tests	No cover	\$5,000 per year <sup>1,1,2</sup>	\$5,000 per year <sup>1,2</sup>	\$5,000 per year <sup>2</sup>	\$5,000 per year
Diagnostic tests	No cover	\$3,000 per year <sup>1,1,1</sup>	\$3,000 per year <sup>1,1</sup>	\$3,000 per year <sup>1</sup>	\$3,000 per year
Laboratory tests	No cover	No cover	No cover	\$70 per year	\$70 per year
<b>CONSULTATIONS</b>					
Specialist consultations	No cover	5 visits per year up to \$5,000 per year <sup>1,1,2,11,13</sup>	5 visits per year up to \$5,000 per year <sup>1,2,11,13</sup>	\$5,000 per year <sup>2,13</sup>	\$10,000 per year <sup>13</sup>
Psychiatrist consultations	No cover	\$750 per year <sup>2</sup>	\$750 per year <sup>2</sup>	\$750 per year <sup>2</sup>	\$750 per year
Dietitian consultations	No cover	\$500 per year <sup>1,1,6</sup>	\$500 per year <sup>1,6</sup>	\$500 per year <sup>6</sup>	\$625 per year <sup>6</sup>
<b>DAY-TO-DAY, VISION AND DENTAL</b>					
GP consultations	75% of expenses up to \$150 per year		Add Keeping Well Module	Add Keeping Well Module or Day-to-day Module	\$100 per consultation
Physiotherapist		75% of expenses up to \$150 per year (combined total limit)	No cover	Add Day-to-day Module	\$300 per year <sup>6</sup>
Dietitian or Nutritionist		No cover	Add Body Care Module	Add Body Care Module	\$440 per year
Osteopath		No cover	Add Body Care Module	Add Body Care Module	\$300 per year <sup>6</sup>
Chiropractor	75% of expenses up to \$250 per year (combined total limit)	No cover	Add Body Care Module	Add Body Care Module	\$300 per year <sup>6</sup>
Registered massage therapist		No cover	Add Body Care Module	Add Body Care Module	No cover
Acupuncturist		No cover	Add Body Care Module	Add Body Care Module	No cover
Homeopath or naturopath	No cover	No cover	Add Body Care Module	Add Body Care Module	No cover
Podiatrist	No cover	No cover	Add Body Care Module	Add Body Care Module	\$400 per year
Dental	75% of expenses up to \$500 per year <sup>8</sup>	No cover	Add Keeping Well Module	Add Keeping Well Module or Vision and Dental Module	Add Vision and Dental (UltraCare 400)
Prescription glasses and contact lenses	75% of expenses up to \$250 per year <sup>8</sup>	No cover	No cover	Add Vision and Dental Module	Add Vision and Dental (UltraCare 400)
Optometrist	75% of expenses up to \$100 per year <sup>8</sup>	No cover	Add Keeping Well Module	Add Keeping Well Module or Vision and Dental Module	\$350 per year <sup>6</sup>
Orthoptist	No cover	No cover	No cover	Add Vision and Dental Module	\$200 per year
Prescriptions	No cover	No cover	Add Keeping Well Module	Add Keeping Well Module or Day-to-day Module	\$600 per year
Annual health check	No cover	No cover	No cover	Add Day-to-day Module	Add Vision and Dental (UltraCare 400)
Flu vaccination	No cover	No cover	Add Keeping Well Module	Add Keeping Well Module or Day-to-day Module	No cover
Nurse consultations	No cover	No cover	Add Keeping Well Module	Add Keeping Well Module or Day-to-day Module	\$30 per consultation
Audiologist	No cover	No cover	Add Keeping Well Module	Add Keeping Well Module or Vision and Dental Module	\$200 per year
Hearing tests	No cover	No cover	Add Keeping Well Module	Add Vision and Dental Module	\$210 per year
Brain stem evoked response tests	No cover	No cover	Add Keeping Well Module	Add Vision and Dental Module	Refunded under Hearing tests
Clinical psychologist	No cover	No cover	Add Keeping Well Module	Add Keeping Well Module	\$600 per year <sup>6</sup>
<b>RECOVERY AND SUPPORT</b>					
Post-operative home nursing	No cover	\$2,800 per year <sup>1,6,7</sup>	\$2,800 per year <sup>6,7</sup>	\$2,800 per year <sup>6,7</sup>	\$2,800 per year <sup>6</sup>
Post-operative speech and language therapy	No cover	\$350 per year <sup>1,6,7</sup>	\$350 per year <sup>6,7</sup>	\$350 per year <sup>6,7</sup>	\$400 per year <sup>6</sup>
Post-operative physiotherapy	No cover	\$300 per year <sup>1,6,7</sup>	\$300 per year <sup>6,7</sup>	\$300 per year <sup>6,7</sup>	\$300 per year <sup>6</sup>
Ambulance allowance	No cover	\$180 per year <sup>1</sup>	\$180 per year	\$180 per year	\$180 per year
Travel and accommodation allowance	No cover	\$500 per year <sup>1</sup>	\$500 per year	\$500 per year	\$500 per year
Parent accommodation allowance	No cover	\$500 per operation <sup>1,6</sup>	\$500 per operation <sup>6</sup>	\$500 per operation <sup>6</sup>	Refunded under surgical procedures
Palliative care and treatment allowance	No cover	\$2,400 per year <sup>1,4</sup>	\$2,400 per year <sup>4</sup>	\$2,400 per year <sup>4</sup>	\$2,400 per year <sup>4</sup>
<b>OBSTETRICS</b>					
Obstetrics allowance	No cover	No cover	No cover	\$750 per year <sup>1,5</sup>	\$1,000 per year <sup>5</sup>
<b>NON-SURGICAL TREATMENT</b>					
Non-surgical hospitalisation	No cover	\$60,000 per year <sup>1,6</sup>	\$60,000 per year <sup>6</sup>	\$60,000 per year <sup>6</sup>	\$60,000 per year <sup>6</sup>
Psychiatric hospitalisation	No cover	\$3,500 per year <sup>1,6</sup>	\$3,500 per year <sup>6</sup>	\$3,500 per year <sup>6</sup>	\$3,500 per year <sup>6</sup>
Allergy services	No cover	\$750 per year <sup>1,12</sup>	\$750 per year <sup>12</sup>	\$750 per year <sup>12</sup>	\$1,000 per year
<b>SURGICAL ALLOWANCES</b>					
Gastric banding/bypass allowance	No cover	No cover	\$7,500 per lifetime <sup>1,4</sup>	\$7,500 per lifetime <sup>1,4</sup>	\$7,500 per lifetime <sup>4</sup>
Bilateral breast reduction allowance	No cover	No cover	\$5,000 per lifetime <sup>1,4</sup>	\$5,000 per lifetime <sup>1,4</sup>	\$5,000 per lifetime <sup>4</sup>
Post mastectomy allowance to achieve breast symmetry	No cover	\$6,500 per lifetime <sup>1</sup>	\$6,500 per lifetime <sup>1</sup>	\$6,500 per lifetime <sup>1</sup>	\$6,500 per lifetime
Prophylactic treatment allowance	No cover	\$40,000 per lifetime <sup>1,4,10</sup>	\$40,000 per lifetime <sup>1,4,10</sup>	\$40,000 per lifetime <sup>1,4</sup>	\$50,000 per lifetime <sup>1,4</sup>
Overseas treatment allowance	No cover	No cover	\$30,000 per year	\$30,000 per year	\$30,000 per year

[+ Add the HealthEssentials plan.](#)

#### OPTIONAL MODULES

Please see the Wellbeing One and Wellbeing Two Module Benefit Summary for full details.

##### Keeping Well Module

Cover for flu vaccination, prescriptions, GP visits, and hearing, vision and dental consultations.

##### Body Care Module

Cover for preventative, allied and natural healthcare including dietitian/nutritionist, podiatrist, acupuncturist, osteopath, chiropractor and naturopath consultations.

[+ Or add the HealthEssentials plan.](#)

##### Keeping Well Module \*\*

See table to left.

##### Body Care Module

See table to left.

##### Day-to-day Module\*\*

Day-to-day cover including GP and Nurse consultations, prescriptions, annual health check, flu vaccination and physiotherapy.

##### Vision and Dental Module\*\*

Cover for vision and dental including glasses/lenses, optometrist, dental consultations and treatment, and audiologist.

[+ Or add the HealthEssentials plan.](#)

#### OPTIONAL

##### Vision and Dental (UltraCare 400)

Cover for dental treatment, vision including glasses/lenses and an annual health check.  
- Prescription glasses and contact lenses \$500 per year  
- Dental \$750 per year  
- Annual health check \$100 per year



## Add Cancer Assist to your plan

Cancer Assist provides you with a one-off payment if you're diagnosed with a qualifying cancer. You can use this payment for whatever you need, for example additional non-Pharmac approved drugs, mortgage payments, travel or simply taking care of life and family.

Your one-off payment options are:

- \$20,000
- \$50,000
- \$100,000
- \$200,000
- \$300,000

## Or add Critical Illness

## Also ask about



Southern Cross Life Insurance



Southern Cross Pet Insurance

<sup>1</sup> Does not cover healthcare services for gynaecology, urology and orthopaedics (referred to as restricted specialties) unless directly required for the treatment of cancer.

<sup>2</sup> Must be performed within 6 months of related eligible surgical treatment or cancer care to be covered.

<sup>3</sup> Day-to-day and/or Vision and Dental modules cannot be held with the Keeping Well Module.

<sup>4</sup> Some healthcare services covered under this benefit must be performed by an Affiliated Provider.

<sup>5</sup> All healthcare services covered under this benefit must be performed by an Affiliated Provider.

<sup>6</sup> Prosthesis maximums apply.

<sup>7</sup> Available after 3 years continuous cover.

<sup>8</sup> Available after 1 year continuous cover.

<sup>9</sup> Sublimits apply.

<sup>10</sup> Must be performed within 6 months after eligible related surgical treatment or cancer care.

<sup>11</sup> 3 months stand down period.

<sup>12</sup> All healthcare services covered under this benefit must be performed by an Affiliated Provider or General Practitioner.

<sup>13</sup> Cover is not available where the high risk status was present prior to the original date of joining

<sup>14</sup> 5 visit limit and 6 month rule does not apply to oncologist and radiation oncologist consultations.

<sup>15</sup> All healthcare services covered under this benefit must be performed by an Affiliated Provider or General Practitioner who has an Easy-claim agreement with us.

<sup>16</sup> Excludes psychiatrist and all skin lesion consultations.