

Excesses for WellbeingOne and WellbeingTwo plans

What an excess is

The excess is the amount you're required to pay each claims year before we'll pay towards the cost of eligible healthcare services.

Wellbeing One and Two benefits the excess applies to

- 'Surgical procedures' benefit
- 'Chemotherapy for cancer (base)' benefit including the 'Cancer Cover Plus' options
- 'Radiotherapy' benefit.

Your excess does not apply to any other benefits. Please see your policy document for full terms and conditions.

Excess options

The Wellbeing One and Wellbeing Two plans offer excess options of \$500, \$1,000, \$2,000 and \$4,000.

How the excess applies

The excess applies to each person covered under the policy once each claims year. You're responsible for paying this amount directly to your health services provider. Once the excess amount for a claims year has been paid for a person covered under this policy, you won't need to pay it again towards any other eligible claims under those benefits for that person until the next claims year.

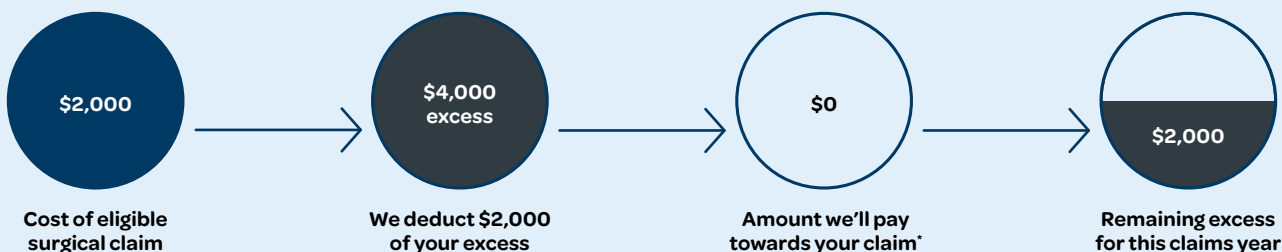
What a claims year is

Your claims year is the first 12 months after the policy start date and after that every 12 months from your claims anniversary date. You can check these dates in MySouthernCross and on your Membership Certificate. The claims year that applies to a particular claim is based on the date you received the healthcare service, not the date when you send us your claim or when we pay your health services provider. When a new claims year starts, each person's excess will return to its full value.

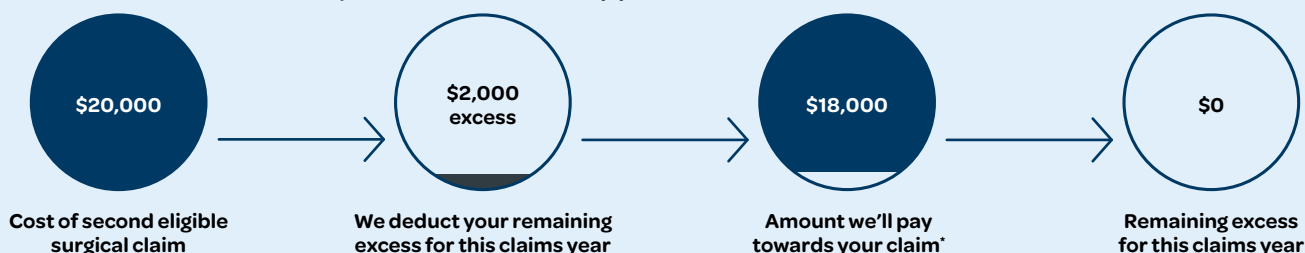
How it works

Say a \$4,000 excess applies to your policy, an eligible surgical claim will be processed in the following way:

1st claim in the claims year where excess applies



2nd claim in the claims year where excess applies



Talk to us

Adding, removing, or making changes to your excess level may impact your level of cover. We recommend talking to us before making changes to your policy. That way, we can provide you with financial advice about any proposed plan changes and make sure you're fully aware of any important details.

Contact us at **southerncross.co.nz/contact**

You can also find policy information, including a copy of the policy document at **southerncross.co.nz/plans**