

# Your new Southern Cross Health Insurance scheme - FAQs

---

The Dulux Group has teamed up with Southern Cross to provide you with a subsidised health insurance plan.

What's included in the subsidised health insurance?

- Southern Cross' [Wellbeing One](#) plan with the [Day-to-day module](#) at no cost to all eligible employees and their immediate family members.
- Cover for qualifying [pre-existing health conditions](#) for eligible employees and any immediate family members they add to their policy.

Who is eligible for the Dulux Group health insurance scheme?

All full-time or part-time permanent employees who are eligible for public healthcare.

What is covered on the Wellbeing One plan with the Day-to-day module?

Wellbeing One is a broad surgical and healthcare plan for peace of mind. The plan includes cover for cancer care, surgical treatment (prosthesis maximums apply), specialist consultations, diagnostic imaging, tests, and recovery within 6 months of related eligible surgical treatment, chemotherapy or radiotherapy.

The Day-to-day module\*\* provides cover for day to day medical care. The additional benefits include cover for an annual health check, GP consultations, physiotherapy, flu vaccinations and prescriptions.

More detailed information can be found in the [Wellbeing modules benefit summary](#).

For full details on terms, conditions, and exclusions, please refer to the [policy document](#) and the [Wellbeing One benefit summary](#).

\*\*The Day-to-day and/or Vision and Dental modules cannot be held with the Keeping Well module.

Do I have to pay anything for my subsidised health insurance?

If you're a full-time permanent employee, you won't pay any premiums for the Wellbeing One plan with the Day-to-day module. If you choose an upgraded plan, the Dulux Group will pay up to the value of Wellbeing One with the Day-to-day module and you'll pay any difference in premium to Southern Cross by direct debit.

How do I take up the offer of subsidised health insurance?

To sign up as a new member, please use the 'Sign up today' link in the email you received from Southern Cross. You need to sign up to the Dulux Group health insurance scheme by **31 October 2023** to get cover for qualifying pre-existing health conditions.

If you're an existing Southern Cross member, coverage is not automatic. Please use the 'Confirm my transfer' link in the email you received from Southern Cross to confirm your transfer. You need to transfer to the new Dulux Group health insurance scheme by **31 October 2023** to get cover for qualifying pre-existing health conditions.

Who can I talk to if I have any questions or need advice?

For new members, call the Southern Cross team on **0800 800 305** Monday to Friday, and for existing members, call **0800 800 181** Monday to Friday.

Just let them know you're calling about the Dulux Group health insurance scheme.

## For existing Southern Cross members

### What are my options if I already have a Southern Cross policy?

- Move from your current plan to the fully subsidised Wellbeing One plan with the Day-to-day module.
- Stay on your current plan\* or upgrade your cover. Dulux Group will pay up to the value of the Wellbeing One plan with the Day-to-day module, and you'll pay any difference. To see an estimate of what your premiums could be if you change your plan, visit the [premium calculator](#).

\*Some plans are no longer available on the Dulux Group health insurance scheme. If you're on HealthEssentials, KiwiCare, KiwiCare Budget, RegularCare, RegularCare Budget, Wellbeing Starter, or have a \$2,000 or \$4,000 excess, you can't remain on your plan. To see the other plans that are available, go to our [comparison chart](#).

You will need to let us know if you'd like to take the new plan that Dulux Group is subsidising, or if you wish upgrade your cover at a discounted rate, and/or if you wish to add immediate family members. To do this, use the 'Confirm my transfer' link in the email sent to you by Southern Cross.

### If I upgrade my plan, can I continue paying through my salary or wages?

If you have chosen to upgrade your plan, your payments must be taken each month by direct debit under the new Dulux Group subsidy.

### I'm currently paying through my wages. When will my last wage deduction be?

Final wage deductions will be on 2 August 2023. You should transfer into the new Dulux Group health insurance scheme as soon as possible to avoid going into arrears.

### If I upgrade my plan, when will my first direct debit payment be taken?

You can pick which date each month you'd like your payments to be taken. If you don't choose a date, payments will default to the 1st of the month.

Depending on the date you choose, your first payment may be for more than 1 month.

We will send you an invoice 14 days before your first payment to let you know the date and the amount of your first deduction. Register to [MySouthernCross](#) to get this notification by email.

If you have any questions when you get the invoice, please contact one of our friendly team on 0800 800 181 Monday to Friday.

### What are the advantages of joining the new subsidised health insurance scheme?

- You can now get fully subsidised health insurance with the Wellbeing One plan with the Day-to-day module.
- Discounted premiums if you decide to upgrade your plan.
- You and any immediate family members you add will be covered for qualifying pre-existing medical conditions when you confirm your transfer by 31 October 2023.

### What happens if I change to the Dulux Group scheme and my regular payment is due to come out of my wages?

Depending on how you currently pay, any overpaid premiums will either be credited to your policy and used for a future payment, or sent back to Dulux Group who will refund you directly. If a credit of \$15 or more is applied to your policy and you have chosen the fully subsidised Wellbeing One plan with the Day-to-day module, we will refund you the money owed.

### I am currently insured under another person's Southern Cross policy, what do I do?

You can be transferred to the Dulux Group health insurance scheme. Use the link in the email you received from Southern Cross to confirm your transfer by **31 October 2023** to get cover for qualifying pre-existing health conditions.

## Upgrades

### Can I upgrade to another plan?

Yes, you can upgrade to another plan at a discounted price. To get quotes for other plans, visit the [premium calculator](#). The Dulux Group will pay up to the value of the Wellbeing One plan with the Day-to-day module, and you'll pay any premium difference.

### How do I pay for any upgrade I make?

You'll pay by monthly direct debit, by filling in a direct debit authority as part of joining the scheme.

What happens if I want to make changes to my policy after I have transferred to the new scheme?

You have 14 days to make any changes to your policy from when you join the new scheme.

Upgrading or downgrading your policy after the first 14 days can affect your cover for pre-existing conditions, annual limits, excesses, loyalty periods, and premiums. It's important you understand fully the implications of changing your policy. If you'd like to discuss this in detail or need assistance, please refer to the 'Confirm my transfer' form in the email you received from Southern Cross.

## Claiming

### When can I start claiming under the new Dulux Group health insurance scheme?

Once we have completed your transfer to the new scheme, you'll receive a membership certificate. It will confirm the date your cover under your new scheme begins, and you will be able to claim for eligible healthcare services from this date.

### How do I make a claim?

Claim online through the MySouthernCross app or website, use your member card at over 1700 Easy-Claim providers, or submit a paper claim form. Note that submitting a paper claim form means your claim will take longer to process than if you claim on MySouthernCross or through an Easy-Claim provider. [More information on how to claim](#).

## Adding immediate family members to your policy

### Who can I add to my policy?

You can add your spouse/partner and/or dependant children under the age of 21. No one else can be added to your policy, even if they live with you.

You must add your children or spouse/partner at the same time you apply online to get pre-existing condition cover for them.

### Will family members receive a subsidy as well?

Immediate family members will be eligible for the Wellbeing One plan with the Day-to-day module subsidy. Any immediate family members you add to your plan will be covered for qualifying pre-existing conditions if you join by 31 October 2023.

### Do I need to be legally married to my spouse?

No. Spouses/partners of de facto relationships (including same-sex relationships) are eligible to join the scheme.

### Can I add children if I am not the biological parent?

Yes, you can add dependant children to your policy if they are under 21 years of age. You are only charged a premium for the first two children under 21 on your policy, third and subsequent children are free.

### Will my immediate family members have to be on the same plan as I?

Yes, if you would like them to benefit from the Dulux Group subsidy and cover for qualifying pre-existing medical conditions.

### **I currently have Southern Cross health insurance which includes my adult children aged in their twenties. What happens in this case?**

If your adult dependants are on your current Southern Cross policy, they will stay on your policy when it transfers into the Dulux Group health insurance scheme. They will not be eligible for the Dulux Group subsidy, and you'll need to pay their premiums by direct debit to keep them on your policy.

### **If my partner's employer offers a plan with Southern Cross health insurance, can they be combined?**

No. Your partner could stay on their policy if they receive subsidised cover. Alternatively, you can transfer them to your policy if the Dulux Group health insurance scheme ends up being better value for your partner, but they cannot be the policyholder.

### **What if my partner also works for Dulux Group – will we have a combined policy?**

No. But you can add your partner to your policy or vice-versa if you both wish to have the same plan type, since the subsidy applies to your whole family. If you want different plans, you will need to have separate policies – children can be added to either of your policies if you choose to have separate membership.

## **Health insurance with another provider**

### **What if I have health insurance with another provider?**

There are considerations you need to make if you're thinking about replacing an existing policy with a new policy.

The Southern Cross policy wording will be different from your existing policy, so if you decide to switch to a Southern Cross policy, you will have different benefits, conditions, exclusions, and cover to what you currently have under your existing policy. There's a risk you may be worse off.

We will not be able to advise you on the consequences of replacing your existing policy with a Southern Cross policy. We recommend that you compare the terms of your existing plan with the terms of our plan(s), to make sure you're comfortable with any differences before you switch, and that you seek independent financial advice before doing so.

### **Can I hold two different health insurance policies with two different insurers?**

Yes, but you can only claim with one of them.

## **Other**

### **What happens to my policy if I leave the Dulux Group health insurance health insurance scheme?**

It's important to let us know within 30 days if you have left or are leaving your employer in future. You'll have the option to continue with your policy as a private member.

### **Will my premium continue to be covered by Dulux Group when on parental leave?**

Yes, the Dulux Group will continue to subsidise your health insurance while on parental leave.

### **How do I know my cover is in place?**

Southern Cross will send you a new membership certificate. Register to [MySouthernCross](#) to view your membership certificate online.

### **Can I manage my Southern Cross policy online?**

Yes. MySouthernCross is a secure, online service that makes using your health insurance easy. [Register for MySouthernCross](#) now and download the app.