

What are eligibility criteria and when do I apply them?

[Eligibility criteria](#) are additional terms and conditions we set from time to time for a particular healthcare service which must be met for the healthcare service to be covered under policy. These need to be applied before applying for prior approval. Please carefully review the eligibility criteria before providing any healthcare services to members as we require that these eligibility criteria are met by our members in order to provide cover under policy.

What are policy exclusions and what does this mean for my Southern Cross patients?

Policy exclusions(s) are conditions, treatments or situations that the member's policy does not cover. Please make sure you are familiar with and apply all policy exclusions including (but not limited to):

- Acute care
- Congenital conditions
- Cosmetic treatments and procedures
- Healthcare services that are not approved treatment
- Health screening and maintenance services
- Treatment for any condition not detrimental to health
- Unapproved healthcare services.

Other policy exclusions:

- can be found in your AP agreement, Appendix 3.
- are listed in the policy document for each of our [plans](#)

A list of [policy variations](#) is a list of variations to policy terms and conditions that may apply from time to time and may include the way we treat some exclusions and certain benefit terms.