

Your cover for General Practitioner and Nurse services

Southern Cross Health Society offers a range of benefits across its plans which cover healthcare services provided by General Practitioners (GPs) and nurse services at a general practice clinic. Please check your policy document to see which benefits or allowances (**in bold**) listed below are included in your plan and the benefit maximums that apply.

Please note: This is a high-level summary of some of the healthcare services provided by GPs and nurses which are covered under some of our plans. It does not form part of your contract with Southern Cross Medical Care Society. It is intended to help you understand the types of healthcare services provided by GPs and nurses which are covered if you have the benefits listed below on your plan. Policy terms and conditions, including benefit limits and exclusions apply.

For full policy details, please refer to the policy documents available on our website southerncross.co.nz/ plans where you can also view the other documents that form part of your policy which may change from time to time. You can also contact us directly to request copies.

Skin lesion services (under local anaesthetic, no anaesthetic, or oral sedation)

This benefit includes cover for:

- Excision of skin lesions
- Biopsy of skin lesions
- Electrosurgery of skin lesions
- Radiosurgery of skin lesions
- Cryotherapy of skin lesions
- Consultations related to skin lesions.

Where skin lesion services are performed by a GP, the maximum amount available to claim each claims year under the skin lesion services benefit is less than if the services were performed by an Affiliated Provider.

There is no cover for health screening or technology (such as computer images) to help monitor and diagnose skin cancers and other skin lesions, for example mole mapping.

Cover for cryotherapy of skin lesions with a Practice Nurse or Nurse Practitioner working from a GP included is also covered under this benefit.

GP minor surgery

This benefit includes cover for:

- Catheterisation
- Cauterisation of nosebleeds/epistaxis
- Cortisone injections
- Cyst aspiration
- Draining of abscess or boil
- Frenectomy
- IUD insertion or removal when used for medical reasons (not covered for contraception)
- Removal or resection of ingrown toenail
- Ring pessary insertion/removal/fitting
- Steroid injections.

Excludes consultations and skin lesion services.

Allergy services

This benefit includes cover for:

- Allergy testing (for example challenge tests and patch tests)
- Desensitisation.

Must be provided by an Affiliated Provider contracted for allergy-related services, or a GP who has an Easy-Claim agreement with us.

Excludes consultations and the cost of non-Pharmac approved drugs.

General Practitioner Services

This benefit includes cover for:

- In-clinic, home, phone or video consultations, including CareHQ consultations
- Acupuncture
- Chelation therapy (including drugs that are Pharmac approved)
- Diagnostic tests (when there is no specialist referral required)
- Hearing tests
- INR monitoring / Warfarin therapy
- Phlebotomy / venesection (taking blood samples)
- Prescriptions / scripts
- Referral letters
- Smear tests / Thin Prep
- Smoking cessation consultations
- Strapping / tape / Tubigrip / splints / dressings used during the consultation
- Verification of death (visit to the deceased member's residence to confirm they have died).

A Nurse working from a GP clinic (Practice Nurse) (including a nurse providing ear health checks working from a GP clinic) will be covered under the General Practitioner services benefit.

Annual health check

Can be performed by a GP or Nurse.

There is no cover for examinations required by a third party (including preparing reports) such as physical examinations for life insurance, travel insurance and driver licence.

Flu vaccination

Can be administered by a GP or Nurse.

Sterilisation

For example, vasectomy. Can be performed by a GP.

Palliative care and treatment allowance

This benefit includes cover for the following services performed by a GP or Nurse:

- Pharmacy and pain management costs
- Private hospital fees for pain management or nursing care
- Nutritional support prescribed by a GP or Nurse
- Home nursing care performed by a nurse.

If you have any questions or would like more information, contact us at southerncross.co.nz/contact

The information provided is correct as at 1 April 2026 but is subject to change.