

Eligibility criteria for hernia repair - effective up to and including 31 March 2026

Southern Cross will only reimburse the cost of a hernia repair under a member's policy when signs and symptoms of a hernia are present for that member.

In addition, for epigastric hernia repair and spigelian hernia repair (ie ventral hernia repair) there must be evidence of a true hernia on an ultrasound scan.

The cost of the hernia repair will **not** be reimbursed in any of the following circumstances:

- for a hernia repair by abdominoplasty
- for the repair of rectus divarication
- for an incisional hernia relating to a caesarean section within six months of the caesarean section.

Please also ensure you are familiar with all **policy exclusions**, including:

- Acute care
- Congenital conditions
- Cosmetic treatment/procedures
- Health screening
- Treatment of any condition not detrimental to health
- Unapproved healthcare services.

Refer to the relevant policy document for specific conditions and exceptions that apply to these exclusions.