Southern Cross Health Insurance

Eligibility criteria for radiotherapy for malignant and benign conditions - effective from 11 January 2027

Southern Cross will only reimburse the cost of radiotherapy for malignant and benign conditions including external beam radiotherapy (IMRT, VMAT, 3D conformal radiotherapy), stereotactic radiotherapy (SRT/SBRT), and high-dose-rate brachytherapy, under a member's policy when at least **one** of the following criteria below is met for that member.

1. Any intracranial vascular abnormality requiring radiotherapy treatment recommended by a vocationally registered neurosurgeon or interventional radiologist.

2. Any malignant tumour requiring radiotherapy treatment recommended by a vocationally registered oncologist, radiation oncologist or interventional radiologist.

3. Any intracranial tumour or intracranial condition which is detrimental to health and requires radiotherapy treatment recommended by a vocationally registered oncologist, radiation oncologist or interventional radiologist.

4. Any of the below extracranial tumours or conditions which are detrimental to health and require radiotherapy treatment recommended by a vocationally registered oncologist, radiation oncologist or interventional radiologist:
- parotid tumours
- trigeminal neuralgia
- intraspinal tumours.

Documentation requirements
Supporting documentation must be retained for audit purposes and include sufficient clinical information to demonstrate eligibility, including the relevant clinical diagnosis and rationale for radiotherapy where alternative treatment options exist.

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.