Southern Cross Health Insurance

Eligibility criteria for radiotherapy for malignant and benign conditions - effective up to and including 10 January 2027

Southern Cross will only reimburse the cost of external beam radiotherapy, specifically intensity-modulated radiation therapy (IMRT) or volumetric modulated arc therapy (VMAT), under a member's policy when at least **one** of the following indications are met for that member.

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

2. 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.

3. 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, or
   - intraspinal tumours.

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

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.