

Eligibility criteria for ligament or tendon repair with a Ligament Augmentation and Reconstruction System (LARS) or Leeds-Keio artificial ligament – effective from 21 September 2026

Southern Cross will only reimburse the cost of ligament or tendon repair with a Ligament Augmentation and Reconstruction System (LARS) or Leeds-Keio artificial ligament under a member's policy when the following criterion is met for that member.

1. Non synthetic alternatives have failed or are impractical, eg autogenous grafts are of poor quality.

The cost of ligament or tendon repair with a LARS or Leeds-Keio artificial ligament will not be reimbursed in the following circumstance:

- for intracapsular ligament repair surgery.

The eligibility criterion is applicable to the surgical repair of the following ligaments or tendons:

- rotator cuff
- quadriceps
- patellar tendon
- Achilles tendon
- triceps
- hip abductor.

Documentation requirements

All documentation must be retained for audit purposes and include sufficient supporting clinical evidence to demonstrate that this eligibility criteria have been met and be available on request by Southern Cross.

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.