Southern Cross Health Insurance

Eligibility criteria for removal of exostoses or osteoma of the external auditory canal – effective from 11 January 2027

Southern Cross will only reimburse the cost of removal of exostoses or osteoma of the external auditory canal under a member's policy when at least **one** of the following criteria below is met for that member.

1. A reduction in external auditory canal dimensions resulting in clinically significant obstruction, including recurrent water trapping following immersion.

2. Recurrent ear canal infections, or where the effective treatment of infection is compromised by existing canal dimensions.

3. As a necessary adjunct to the effective management of other canal pathology, for example canal cholesteatoma or erosive otitis externa.

4. A required component of another operative process for a clinical indication other than exostoses or osteoma removal, where its inclusion will provide incremental clinical benefit, for example tympanoplasty, atticotomy, or tympanomastoid surgery.

Documentation requirements

All documentation must be retained for audit purposes and include sufficient supporting clinical evidence to demonstrate that these 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.