

Eligibility criteria for open septoplasty (septorhinoplasty) - effective up to and including 16 December 2025

Southern Cross will only reimburse the cost of open septoplasty under a member's policy when the member meets the following criteria.

Functional nasal obstruction is present **and at least one** of the following indications are present, with reasons provided in the clinical notes:

- dynamic lateral nasal wall collapse
- external/internal nasal valve collapse
- deviation of the nasal bones and cartilages that cannot be adequately corrected with an intranasal approach
- deviated nasal septum alone, where correction of the septal deviation cannot be achieved with an intranasal approach without loss of nasal tip support.

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.