

Eligibility criteria removal of lipoma – effective from 1 April 2026

Southern Cross will only reimburse the cost of removal of lipoma under a member's policy on acceptance of a medical report supplied by the specialist and when at least **one** of the following criteria are met for that member.

1. The lipomatous tumour is clinically or radiologically suspicious of malignancy (eg liposarcoma or other)
2. The lipomatous tumour causes physiological functional impairment with examples such as nerve impingement, obstruction of an orifice and visual disturbance.

Supporting documentation must be retained for audit purposes which demonstrates compliance with the above criteria including photographic or radiological evidence where appropriate.

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.