

## Your vision cover

Southern Cross Health Insurance offers a number of plans which include vision related benefits. Your policy document will state whether or not these benefits apply, and the maximum benefit amount available for each person covered under a policy each claims year. Not all vision related consultations, treatments and prescription products are covered. If you are unsure, please contact us to confirm your eligibility and cover for specific treatments or products.

**Please Note: This list is not comprehensive and will be subject to change as new products and healthcare services become available. This document does not form part of your contract with Southern Cross Medical Care Society. It is intended to help you understand the types of vision related healthcare services which may be covered and those which are not covered if your plan includes the benefits listed below. Policy terms and conditions, including benefit limits and exclusions apply. We recommend that you read this information in conjunction with your policy document which is available to view on our website at [southerncross.co.nz/plans](https://southerncross.co.nz/plans) You can also view the other documents that form part of your policy which may change from time to time on this page or contact us directly to request copies.**

**Prescription glasses, prescription sunglasses, prescription contact lenses, and related costs prescribed by a registered ophthalmologist, optometrist or optician include:**

- Prescription sunglasses
- Prescription contact lenses
- Prescription tinted/coloured lenses (e.g. for Irlen Syndrome)
- Prescription safety glasses
- Clip-ons (when attached to prescription glasses)
- Fitting of prescription lenses into frames
- Repair of prescription glasses
- Frames purchased at retail stores if they are fitted with prescription lenses (receipts for both are required for cover)
- Dispensing fees
- Glasses and lenses purchased overseas if they are prescribed by a New Zealand registered ophthalmologist, optometrist or optician
- Lens or lens coatings such as anti-fatigue or blue light if the lenses are prescribed.

### **Optometry consultations**

Performed by an optometrist who is registered with the New Zealand Optometrists and Dispensing Opticians Board. Includes:

- Tonometry – a test that measures eye pressure to help detect and monitor glaucoma
- Visual field tests – used to assess peripheral (side) vision
- Fitting of prescription contact lenses / contact lens checks
- Digital retinal scans (e.g. NZ Ultra-Wide DRS) – imaging of the back of the eye
- Optical Coherence Tomography (OCT) – detailed cross-sectional imaging of eye structures.

## Orthoptist treatment

Must be performed by a registered orthoptist.

### The following are not covered under Southern Cross Health Insurance policies with vision benefits:

- Glasses, sunglasses or contact lenses that are not prescribed by a New Zealand registered ophthalmologist, optometrist or optician
- Ready-made reading or hobby glasses purchased from retail outlets such as a pharmacy, supermarket, bookstore etc
- Fitovers (sunglasses that fit over prescription eyewear)
- Intense pulsed light (IPL) treatment for dry eye
- Accessories and consumables for glasses and contact lenses e.g. screwdrivers, contact lens solution, eye-drops (unless prescribed), and glass cleaners
- Irlen lenses not prescribed by a New Zealand registered ophthalmologist, optometrist or optician
- Administrative charges such as statement fees, cancellation fees or non-attendance fees, shipping, handling or delivery fees
- Costs related to, or incurred as a consequence of, correction of refractive visual errors or astigmatism by surgery, or by surgically implanted intraocular lenses, or by laser treatment
- Premiums for eyewear protection or eye vision plans
- Overseas optometrist consultations
- Blue light lenses on non-prescription glasses or blue light lenses billed separately from prescription lenses.

Any consultation or examination required by a third party, such as examinations for life insurance, travel insurance or driver licence.

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If you have any questions or would like more information, contact us at [southerncross.co.nz/contact](https://southerncross.co.nz/contact)

The information provided is correct as at 1 April 2026 but is subject to change.