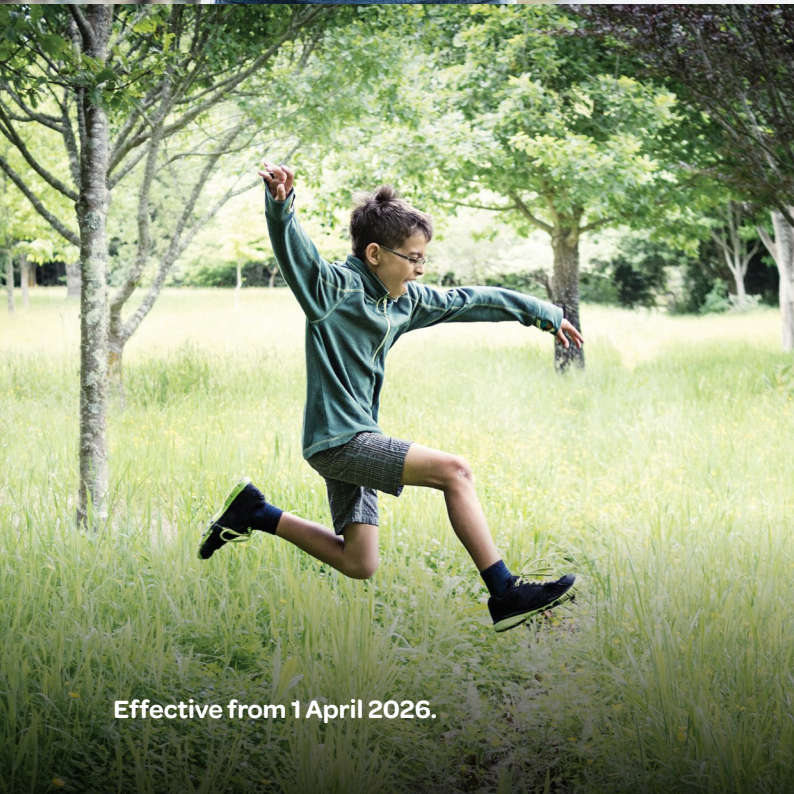


# Wellbeing Starter

Policy document



Effective from 1 April 2026.

# Welcome

to your **Wellbeing** Starter plan.

Thank you for choosing us to help you take care of your health. This policy document sets out the benefits of your **Wellbeing** Starter plan.

## THE WELLBEING STARTER PLAN

Wellbeing Starter provides cover for cancer treatment, some surgical treatment, plus **Specialist** consultations, diagnostic imaging and tests within 6 months of related **eligible** surgical treatment, chemotherapy or radiotherapy, as well as the other **healthcare services** listed in the **Coverage Tables**. Wellbeing Starter does not cover **healthcare services** for **gynaecology**, **urology** and **orthopaedics** (referred to in this policy document as **restricted specialties**), unless directly required for the treatment of **cancer**.

## Financial strength rating

Southern Cross Medical Care Society (trading as Southern Cross Health Society) has an A+ (Strong) financial strength rating given by Standard & Poor's (Australia) Pty Limited.

The rating scale is:

AAA (Extremely Strong)	AA (Very Strong)	A (Strong)
BBB (Good)	BB (Marginal)	B (Weak)
CCC (Very Weak)	CC (Extremely Weak)	SD or D (Selective Default or Default)

Ratings from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

Full details of the rating scale are available at [spglobal.com/ratings](http://spglobal.com/ratings). Standard & Poor's is an approved rating agency under the Insurance (Prudential Supervision) Act 2010.

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# Your policy document

This policy document should be read in conjunction with the documents listed under 'Contents of this policy document' on page 3 and any amendment or variation made to them from time to time.

## Terminology used in this policy document

When we have used **bold type** in this policy document, it means that the word has a special medical or legal meaning. We define some of these terms throughout this policy document, and the remaining terms are defined in section 09 at the end of this policy document.

Throughout this policy document, when we refer to **we/our/us** we mean **Southern Cross** and when we refer to **you/your** we mean the **policyholder** and any **dependant** listed on the **Membership Certificate** (unless otherwise specified).

If you do not understand any aspect of your **policy**, please contact us and we will be pleased to answer your query.

## Changes to your policy

We may change or update which **healthcare services** are **eligible**, the scope of cover, terms and conditions of your **policy** and premiums for this **policy** from time to time. If we make any such changes, we will notify you in writing (including via MySouthernCross).

The following documents that form part of your **policy** are regularly updated as we continuously review how we cover **healthcare services** and certain technology. So, you should always refer to our website at: [southerncross.co.nz/plans](https://southerncross.co.nz/plans) for the latest versions.

- The **eligibility criteria**
- The list of **unapproved healthcare services**
- The list of **prostheses and specialised equipment**
- The list of **Affiliated Provider-only healthcare services**
- The list of **policy variations**

The **policyholder** is responsible for advising **dependants** of any changes to the **policy**. If you are not happy with any of the changes we're making the **policyholder** can contact us within 1 month of the notification of changes to discuss alternatives or to cancel this **policy**. If the **policyholder** cancels this **policy**, cover will be provided until the date the **policy** is paid to.

# Contents of this policy document

In the remainder of this introductory section **you/your** means the **policyholder**. Benefits under this **policy** are part of your entitlement as a member of **Southern Cross**.

The **policy** comprises:

- this policy document
- your application form
- your health insurance medical declaration (where relevant)
- your **Membership Certificate**
- the **eligibility criteria**
- the list of **unapproved healthcare services**
- the **List of Prostheses and Specialised Equipment**
- the list of **Affiliated Provider-only healthcare services**
- the list of policy variations, and any changes made to the above from time to time (where relevant).

These documents are designed to be read together to outline the cover your **policy** provides.

Your application form, health insurance medical declaration and **Membership Certificate** are specific to your **policy** only. The **policyholder** can request a copy of these by contacting us or they can view the **Membership Certificate** on MySouthernCross.

We may make changes from time to time that could affect your cover under this **policy**. See the heading “Changes to your policy” on page 2.

To access the latest versions of the other documents listed above, contact us or visit southerncross.

The **Membership Certificate** details:

- the key dates in respect of your **policy**,
- the people covered under your **policy**,
- the name of your plan and level of cover which applies,
- your **Southern Cross** membership number,
- any specific **exclusions** from cover for **pre-existing conditions** known to **Southern Cross** at the time of issue of the **Membership Certificate** applicable to the people covered under your **policy**, and
- any other information specific to your **policy**.

This policy document details:

- the terms and conditions of your **policy**, including limitations and **exclusions**,
- the process involved in making a claim,
- administration details relating to your **policy**, including how to make a change to it, and
- additional information relevant to your **policy**.

Certain terms and conditions of your **policy** are set out in this policy document as easy-to-understand questions and answers. It is important that you read all of this policy document to ensure that you fully understand the terms and conditions of your **policy**.

The **List of Prostheses and Specialised Equipment** sets out the **prostheses**, specialised equipment and consumables, and donor tissue preparation charges that we cover as part of **eligible** surgical treatment under your **policy**. We'll only cover **prostheses**, specialised equipment and consumables, and donor tissue preparation charges that are included on this list unless we say otherwise.

The **eligibility criteria** set out the requirements that need to be met for us to provide cover. Southern Cross only covers certain **healthcare services** if the relevant requirement or requirements have been met. These requirements are as set out in the **eligibility criteria**.

The list of **unapproved healthcare services** details the specific drugs, devices, techniques, tests, or other **healthcare services** that are not covered under any Southern Cross health insurance plans.

The list of **Affiliated Provider-only healthcare services** shows all the services that need to be performed by an **Affiliated Provider** to be **eligible** for cover under your **policy**.

Certain **healthcare services** must be performed by an **Affiliated Provider** contracted for that **healthcare service** to be **eligible** for cover under your **policy**. The terms of each benefit starting on page 14 state if this requirement is applicable.

Please note that **Affiliated Providers** may not offer all **healthcare services** covered under this **policy** and an **Affiliated Provider** may not be available in your hometown or city.

To find an **Affiliated Provider** and to see the **healthcare services** offered by an **Affiliated Provider** with Southern Cross, visit [healthcarefinder.co.nz](http://healthcarefinder.co.nz)

The list of policy variations sets out variations to your **policy** terms and conditions that may apply from time to time. These variations include the way we treat some **exclusions** (those listed from page 21) and certain benefit terms, or new ways of delivering **healthcare services** we're testing. This may mean you can access additional cover while these variations are included on the list of policy variations published on our website.

# Membership of Southern Cross

Your Application Form for this **policy** also constitutes an application by the **policyholder** for membership of **Southern Cross**. Therefore, you should read the Rules of **Southern Cross** which are available on our website [southerncross.co.nz/rules](https://southerncross.co.nz/rules) or by calling us.

By applying for membership you agree (both for yourself and on behalf of your **dependants**) to be bound by the Rules of **Southern Cross**. On this **policy** being terminated (for whatever reason) your (and your **dependants**) **Southern Cross** memberships will cease. Likewise, if the **policyholder's** membership is terminated, this **policy** will be cancelled. If you cancel your **policy** during the 14 day period referred to under "How do I cancel my **policy**?" in section 07 of this policy document, then you will cease to be a **Southern Cross** member from the date you joined **Southern Cross** or changed plans (whichever is relevant).

# Your policy

Wellbeing Starter provides cover for cancer care, some surgical treatment, plus **Specialist** consultations, diagnostic imaging and tests within 6 months of related **eligible** surgical treatment, chemotherapy or radiotherapy, as well as the other **healthcare services** listed in the **Coverage Tables**.

Wellbeing Starter does not cover **healthcare services** for **gynaecology, urology and orthopaedics** (referred to in this policy document as **restricted specialties**), unless directly required for the treatment of **cancer**.

There is no cover for any **healthcare service** that is required as a result or consequence of cancer treatment in a **restricted specialty**.

The **healthcare services** covered and **policy limits** set out in the **Coverage Tables** are set at a level which reflects the premium charged for the Wellbeing Starter plan. It is important to note that not all treatment is covered and you should read this policy document carefully to ensure you understand what you are covered for.

In return for payment of the premium, we agree to provide you with cover for **eligible healthcare services** as set out in this policy document. When we say “cover” throughout this policy document we mean cover for claims calculated in accordance with the chart under “How to receive treatment and make a claim” in section 02.

To be **eligible** to claim under your **policy**, your premium payments must be up to date.

Please remember that this **policy** is designed to complement the services provided by **ACC** and the public health service. This is why we have limited cover for **healthcare services** related to an **accident or treatment injury or work-related gradual process injury** and no cover for **acute care**.

This **policy** is only for New Zealand citizens, New Zealand residents and those otherwise entitled to publicly funded healthcare for all services as determined by the Ministry of Health from time to time.

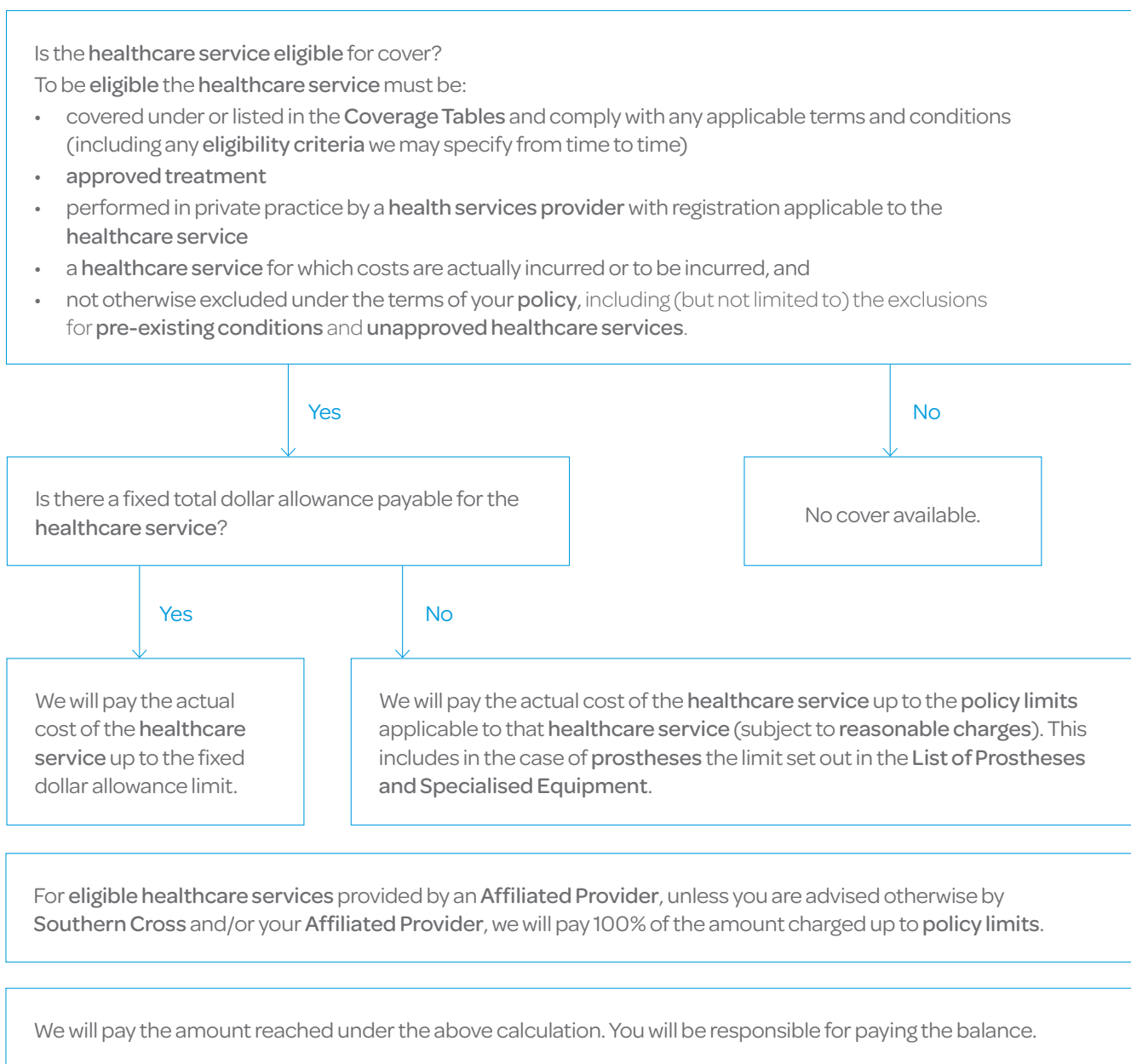
# How to receive treatment and make a claim

## How does cover work under my policy?

The following chart has been included to describe how your cover for **healthcare services** works under the **policy** in an easy-to-understand format. Please note that in situations where you could claim all or part of the cost of your **healthcare service** from another insurer or other person (including **ACC**) you will need to refer to “The claiming process” in this section to fully understand how your cover works.

You should note that this calculation applies to each **eligible** component from the **Coverage Tables** so your claim may be broken down before being assessed if it encompasses more than one component.

This chart does not relate to prescription **drugs**. To understand what cover is available for prescription **drugs** refer to “Which prescription drugs qualify for cover?” in this section.



Note: Wellbeing Starter does not provide cover for surgical treatment, non-surgical treatment, support, consultations, imaging, diagnostic tests and recovery for **gynaecology**, **urology** and **orthopaedics** (referred to in this policy document as **restricted specialties**), unless it is directly required for the treatment of cancer (6 month rule applies).

There is no cover for any **healthcare service** that is required as a result or consequence of cancer treatment in a **restricted specialty**.

## What is an allowance?

An allowance is a fixed amount we pay towards the actual charges for certain **eligible healthcare services**. Details of the **healthcare services** which are covered by **allowances** and the amounts of such **allowances** are set out in the **Coverage Tables** in section 06. Some **allowances** are only available as a one-off payment as specified in the **Coverage Tables**. You should note that almost always the **allowances** will be significantly less than the actual charges for the **healthcare services** and you must pay the balances of the charges yourself. If the actual charges are less than the fixed total dollar allowance limit, we will pay the actual charges.

## Which health service providers are covered?

In order for a **healthcare service** to be **eligible**, it must be performed by a **Specialist, General Practitioner, Nurse** or by another **health services provider** practising in private practice with registration applicable to the **healthcare service**. If you are unsure whether any **health services provider** you are intending to use has appropriate registration or is a member of an appropriate organisation, please contact us.

## The prior approval process

You can confirm whether your **healthcare service** is **eligible** for cover and the conditions that apply by requesting approval in MySouthernCross or via the app. You need to provide estimated charges from your **health services provider**. We can then inform you of your level of cover and whether or not the estimated charges exceed **policy limits** or the **reasonable charges** for your intended **healthcare service**.

You should contact us for prior approval unless you are using an **Affiliated Provider**. You should do this at least 5 working days prior to the **healthcare service** being provided.

If you do not contact us for prior approval before using the **healthcare service**, you will have to pay for the **healthcare service** yourself and then submit a claim. We will process the claim in accordance with your **policy**. By not contacting us for prior approval, you will not know what you are entitled to receive under this **policy** and what you are responsible to pay yourself. Amounts you are responsible for could arise due to the **healthcare service** not being **eligible** for cover under your **policy**, or the actual charges exceeding **reasonable charges** or the **policy limits**.

## What is an Affiliated Provider and what are the benefits of using one?

Southern Cross has entered into contracts with certain **health services providers**. These providers are called **Affiliated Providers**.

By having agreed prices for certain procedures, the **Affiliated Provider** can tell you what (if anything) you

will be required to pay for your **healthcare services**. Unless you are advised otherwise by **Southern Cross** and/or your **Affiliated Provider**, we will pay 100% of the amount charged up to **policy limits**.

The **Affiliated Provider** will organise prior approval and claim directly from us for the **healthcare service**. When an **Affiliated Provider** provides a **healthcare service** to you, we deem this to be a claim under your **policy**.

A full list of **Affiliated Providers** and the **healthcare services** they offer can be found at [healthcarefinder.co.nz](http://healthcarefinder.co.nz). The **Affiliated Provider** network varies in services, and **Affiliated Providers** may not be available for all **healthcare services** covered by this **policy** or in all geographic areas.

## Can I use a health services provider that is not an Affiliated Provider?

Yes, you can (as long as the procedure is not **Affiliated Provider-only**).

## Affiliated Provider-only procedures

Certain **healthcare services** must be performed by an **Affiliated Provider** to be **eligible** for cover under your **policy**.

Please note that **Affiliated Providers** may not offer all **healthcare services** covered under this **policy** and an **Affiliated Provider** may not be available in your hometown or city.

To find an **Affiliated Provider** or to see the types of services they offer, visit [healthcarefinder.co.nz](http://healthcarefinder.co.nz)

## Will my health services provider give me an estimate of the charges?

Under the Health and Disability Commissioner (Code of Health and Disability Services Consumers' Rights) Regulations 1996 you have the right to receive an outline of the treatment, risks associated with the treatment and an estimate of charges from your **health services provider** before treatment takes place. Please provide this to us when you apply for prior approval. You should note that this is an estimate only. If the actual charges vary this may affect your level of reimbursement from us.

## What if I have two or more surgical procedures at the same time?

When you have two or more surgical procedures simultaneously, sequentially or under the same anaesthetic the following will apply:

For **eligible healthcare services** provided by an **Affiliated Provider**, unless you are advised otherwise by us or your **Affiliated Provider**, we will pay 100% of the amount charged by your **Affiliated Provider** for each of the procedures up to the **policy limits**. For multiple surgical procedures provided by a **Specialist** who is not an **Affiliated Provider**, we will pay the actual charge incurred for each procedure up to the **policy limits**.

If you are going to have two or more surgical procedures at the same time, you should inform us at the time of prior approval so that we can help you determine the extent of your cover with us.

You should be aware that in situations where you have two or more surgical procedures at the same time, and one or part of a procedure is related to a **healthcare service** that is not covered by your plan e.g. is for a **restricted specialty**, then only **healthcare services** that are **eligible** for cover will be covered. In those situations you will need to provide us with a detailed estimate so that we can determine your extent of cover and what you are responsible to pay yourself.

### What if I have more than one surgeon, an assistant surgeon, or a first surgical assistant involved in the operation?

Your **policy** provides reimbursement for one surgeon per **operation** only. If you are going to have more than one surgeon or an assistant surgeon involved in the **operation** you should inform us at the time of prior approval so that we can help you determine the extent of cover.

### What if I need follow-up healthcare services after surgery?

After surgery, if you require additional surgery in connection with the initial surgery, you should contact us to discuss the additional surgery and apply for further prior approval. If the additional treatment relates to a **treatment injury**, refer to the **accident and treatment injury** top-up in the **Coverage Tables** set out in section 06.

### What if I need treatment as a result or consequence of my cancer treatment in a restricted specialty?

There is no cover for any **healthcare service** that is required as a result or consequence of cancer treatment in a **restricted specialty**.

### Which prescription drugs qualify for cover?

Your **policy** provides different cover for **drugs** depending on what type of **healthcare service** they relate to.

- **Chemotherapy drugs** taken as part of chemotherapy for cancer are covered under the chemotherapy for cancer benefit.
- **Drugs** prescribed and administered when associated with chemotherapy treatment for cancer are covered as **ancillary hospital charges** under the chemotherapy for cancer benefit.
- **Drugs** prescribed and taken in hospital during surgical treatment, non-surgical treatment or psychiatric care are covered as **ancillary hospital charges**. There is no cover for **drugs** prescribed for a **restricted specialty** unless they are directly required for the treatment of cancer in a **restricted specialty**.

Unless specifically stated otherwise, for any **drugs** to qualify for cover, they must be **Pharmac approved**, prescribed by a **Medical Practitioner** in private practice and not otherwise excluded by your **policy** terms.

You can claim from **Southern Cross** the actual amount you pay for the **drug** (being the amount due after any **Pharmac** subsidy has been applied) up to your **policy limits**.

If any **drug** you are prescribed would require a special authority from **Pharmac** if it was being administered in a public facility, you are only entitled to reimbursement of that **drug** under this **policy** once you have met that same special authority criteria.

### What does Southern Cross mean by actual charges and “reasonable charges”?

The terms of each benefit explain whether we’ll cover either the actual charges or the **reasonable charges** incurred for an **eligible healthcare service**.

For some **eligible healthcare services**, we’ll only cover the **reasonable charges** incurred for an **eligible healthcare service**, as determined by us.

If we cover the **reasonable charges** incurred for an **eligible healthcare service**, you’ll be responsible for paying any amount exceeding the **reasonable charges** directly to the **health services provider**.

You can find out the **reasonable charges** for an **eligible healthcare service** by seeking prior approval.

### How does Southern Cross determine and apply reasonable charges?

We determine if the charges for an **eligible healthcare service** are reasonable based on our review of our data. We may (but are not required to) consider other data that we obtain and consider relevant.

We may update our determination of the **reasonable charges** for an **eligible healthcare service** (or a component of the **eligible healthcare service**) from time to time. We will not notify you of any updates.

We are not required to determine the **reasonable charges** for all **eligible healthcare services**. We may decide not to determine the **reasonable charges** for an **eligible healthcare service**, or we may decide to only determine the **reasonable charges** for one or more components of an **eligible healthcare service**.

If we have not determined the **reasonable charges** for an **eligible healthcare service** (or any component of an **eligible healthcare service**), we will not apply the **reasonable charges** requirement to that **eligible healthcare service** (or that component of the **eligible healthcare service**).

# The claiming process

## How can I make a claim under my policy?

You can make a claim under your **policy** by submitting a completed claim form (online at MySouthernCross, via the MySouthernCross app, or by post), claiming electronically using **Easy-Claim** for a **healthcare service** or visiting an **Affiliated Provider** for a **healthcare service**.

When you claim electronically via **Easy-Claim** for **eligible healthcare services** (and your claim is accepted by us) or an **Affiliated Provider** provides a **healthcare service** to you, we deem this to be a claim under your **policy**. All claims are subject to the provisions of your **policy**.

## What do I need to provide to Southern Cross when I make a claim?

Unless you are visiting an **Affiliated Provider** or claiming electronically using **Easy-Claim**, you need to submit a completed claim form and itemised receipts, which include the date treatment was provided, for the **healthcare services** listed on the claim form. We do not accept EFTPOS or credit card receipts. The claim form must be fully completed to ensure that your claim can be processed promptly. If the claim form is being posted to us, please ensure the form is signed by you and that the original copies of the itemised receipts are included.

## What rules apply when claiming electronically using Easy-Claim?

When a selected **health services provider** claims electronically via **Easy-Claim** on your behalf for an **eligible healthcare service** provided to you, we deem this to be a claim under your **policy** and you authorise us to pay the **health services provider** directly.

Please be aware that for electronic claiming at a pharmacy, the first time you claim electronically for an **eligible drug** for you, you are electing to electronically claim for that and any subsequent **eligible drug** that you may wish to acquire from that pharmacy and any subsequent transaction/s will be automatically processed as an electronic claim on your **policy**, unless you advise us or the pharmacy otherwise.

## How long do I have to send in my receipts?

To assist in processing please submit claims within 12 months of the date of provision of the **healthcare service**.

## Do I need to provide further information?

When you request a prior approval, we may ask you to provide us with a medical report. This will enable us to assess and advise you of the amount of your cover.

Sometimes we may not be able to assess your claim from the claim form, invoices and receipts and we may need to contact you or the **health services provider** to clarify some details to enable us to assess the claim correctly.

In exceptional circumstances, we may need to ask a **health services provider** chosen by us, to advise us about the medical facts or examine you in relation to the claim. We will only do this when there is uncertainty as to the level of cover under the **policy** or the nature or extent of the medical condition. This examination and advice will be at our expense. You must co-operate with the **health services provider** chosen by us, or we will not pay your claim.

## I might have cover under another insurance policy, or I could claim the cost of my treatment from someone else. What should I do?

First of all make claims against the other insurer or other person who may be liable, then complete a claim form for the full extent of your claim and send it to us, together with details of the level of payment you have received. We will deduct that payment from the amount we will reimburse to you in accordance with this **policy**.

It is your responsibility to inform us of the other insurer or other person liable to pay towards the cost of the **healthcare service** and to make every reasonable effort to obtain payment from them. We have the right to recover from the **policyholder** any payment made by **Southern Cross** for a **healthcare service** where the cost is recoverable from another insurer or other person.

If you have two or more policies with **Southern Cross**, you are not entitled to claim for, or be reimbursed for, an amount higher than the charges incurred for the **healthcare service** provided.

### What else do I need to know about my claim?

We reimburse claims either directly to the **health services provider** if prior approval has been obtained or you have visited an **Affiliated Provider** or claimed electronically via **Easy-Claim** at a selected **health services provider** (and your claim has been accepted by us) or to the **policyholder** (current at the time the **healthcare service** was provided, not at the time the claim is submitted).

We may decline any claim that we reasonably consider to be invalid or unjustified. We may examine any claims for **healthcare services** and where appropriate investigate any aspect of the **healthcare services** provided.

All information provided in respect to any claim submitted under this **policy** must be complete, true and correct. Any failure to do so may result in the claim being declined and/or your **policy** being cancelled. See "What happens if I give **Southern Cross** incomplete, false or misleading information?" under section 07 of the **policy**.

If your **policy** is still in force and your premium is not paid up to date (by you and/or your employer) for the period in which treatment was received, then we will not pay your claim until we receive full payment of any arrears.

If the **policyholder** has been overpaid on any claims, we may seek to recover the amount incorrectly paid out.

### Does Southern Cross have the right to deduct money owing from the payment of any claims I make?

Yes, if we are entitled to recover any money from you in relation to this **policy** at any time, we can deduct the amount you owe us from any claim payment or other payment we make to you.

If any claim or other payment we are due to make to you remains unclaimed for 4 years or more, such payment may be applied for the benefit of **Southern Cross**.

### Does Southern Cross not reimburse any health services providers?

We have set out elsewhere in the **policy** how we reimburse **eligible healthcare services** and any terms that may apply to such reimbursement. However, there may also be rare occasions where we will not reimburse particular **health services providers** for any **healthcare services**, for example in the case of fraud. In the rare circumstances that we do not recognise a **health services provider** for reimbursement we will first advise you that there would be no cover for any **healthcare service** if it is carried out by that **health services provider**. If the **healthcare service** itself is **eligible** for reimbursement we will of course be able to approve the **healthcare service** with another **health services provider**.

# Existing medical conditions and commencement of cover

## Are pre-existing conditions covered?

Health insurance is primarily meant to provide cover for the treatment of health conditions, signs and symptoms that arise after the **policy** has been taken out. There is no cover for **pre-existing conditions** under the **policy** unless we agree in writing to offer cover for **pre-existing conditions**.

When the **policyholder** completed the Application Form for this **policy** the **policyholder** declared the conditions, signs, symptoms and events for which the **policyholder** or any **dependant** knew about at the date of application. We assess the conditions, signs, symptoms and events disclosed in the application and make a decision whether to offer cover for any **pre-existing conditions** or not. **Pre-existing conditions** which we know of at the time of issuing the **Membership Certificate** and which we decline to cover will be set out on your **Membership Certificate**. You will not have cover for that **pre-existing condition** for the duration of your **policy**, except where we review excluded **pre-existing conditions** in accordance with the review procedure set out following, and agree to cover a **pre-existing condition**.

The **exclusions** for **pre-existing conditions** (including any specific conditions listed on the **Membership Certificate**) are in addition to the standard **exclusions** noted in this **policy** document.

## Review of pre-existing conditions

For some **pre-existing conditions** which have been excluded from cover, you can request a review of that **exclusion** after the person affected by that **pre-existing condition** has had **continuous cover** under the **policy** for a specified period of time. If the review procedure applies to you, your **Membership Certificate** will state the review period which applies to that excluded **pre-existing condition**. The review period commences from the date the **exclusion** was applied. If, after the first review, we do not offer cover for an excluded **pre-existing condition**, you can request further reviews after time intervals equivalent to the review period stated in your **Membership Certificate**.

A review is initiated when either the **policyholder** or the **dependant** affected by the excluded **pre-existing condition** asks us to conduct the review (following the expiry of the relevant review period). The person requesting the review must supply us with any medical and other documentation that we may reasonably request. The decision as to whether the excluded **pre-existing condition** will be removed as an **exclusion** will be made by **Southern Cross**, acting reasonably.

## Declaration of pre-existing conditions

If the **policyholder** did not declare a **pre-existing condition** relating to the **policyholder** or any **dependant** on the Application Form and any relevant health insurance medical declaration, and the relevant person subsequently requires treatment, then we may decline cover for that **pre-existing condition**. In these circumstances, at the time we become aware of the **pre-existing condition** we will also add it to your **Membership Certificate** so that we have a record of the **pre-existing condition**.

## When does cover under the policy commence?

The **policyholder's** cover commences from the **policy start date**. **Dependant's** cover commences from the date they are added to the **policy**. Newborn **dependants** added to the **policy** within 3 months following their date of birth are covered from the date of their addition.

# Private healthcare services to which this policy applies

The **Coverage Tables** set out in section 06 give details of **healthcare services** which are covered by Wellbeing Starter, together with details of **policy limits** and other terms and conditions of cover.

## List of Prostheses and Specialised Equipment

We publish on our website a **List of Prostheses and Specialised Equipment** which outlines the **prostheses**, specialised equipment and consumables or donor tissue preparation charges covered by this **policy**. If a prosthesis is not listed in the **List of Prostheses and Specialised Equipment**, we will not provide cover unless we advise otherwise. To access the latest version of the **list of prostheses and specialised equipment**, contact us or visit [southerncross.co.nz/lopse](https://southerncross.co.nz/lopse)

## Treatment in a public facility

Southern Cross does not pay for any **healthcare service** undertaken in a public hospital or facility controlled directly or indirectly by **Health NZ Te Whatu Ora** unless specifically accepted in writing by **Southern Cross** prior to any treatment.

## Quality of healthcare services

We are not liable to you for the quality, standard or effectiveness of any **healthcare service** provided to you by, or any other actions of, any **health services provider** or any of their employees or agents.

## Eligibility criteria

We may from time to time put new **eligibility criteria** in place or update the existing **eligibility criteria**. To access the latest version of the **eligibility criteria**, contact us or visit [southerncross.co.nz/eligibility](https://southerncross.co.nz/eligibility)

## Acute care

This **policy** is designed to provide cover for **eligible healthcare services** and so we will not reimburse charges for **acute care**.

If you need **acute care**, you should go directly to the Accident and Emergency unit at your nearest public hospital.

## Accident and treatment injury

Your plan will not provide cover for **healthcare services** related to an **accident**, **treatment injury** or **work-related gradual process injury** that **ACC** is legally responsible for or **treatment injury** expenses that **ACC** is legally responsible for. In some cases **ACC** will not pay the full amount charged for your treatment. In these cases you may be able to make a claim under your **policy**. Refer to the **accident and treatment injury** top-up in the **Coverage Tables** set out in section 06.

# Understanding your cover for cancer

**Cancer** related **healthcare services** are covered under a range of benefits included in the **Coverage Tables**. The list below helps you identify cover for **cancer** included in your **policy** and where to find the applicable maximums and terms and conditions.

CANCER SCREENING AND PREVENTION	
Prophylactic treatment to address a highly increased risk of developing cancer	covered under the prophylactic treatment allowance
Screening mammograms	covered under diagnostic imaging
Screening colonoscopies (when confirmed to have a 'moderately increased risk' or 'high risk' for colorectal cancer because of family history as defined in the eligibility criteria)	covered under surgical procedures
CANCER DIAGNOSIS	
Diagnostic imaging for cancer	covered under diagnostic imaging
Tests for cancer	covered under <b>diagnostic tests</b>
Consultations for cancer	covered under <b>specialist</b> consultations and skin lesion services
CANCER TREATMENT	
Cancer surgery	covered under surgical procedures and skin lesion services
Chemotherapy for cancer in an approved facility or at home	covered under chemotherapy for <b>cancer</b>
Pharmac approved chemotherapy drugs	covered under chemotherapy for <b>cancer</b>
Non-Pharmac approved, Medsafe indicated chemotherapy drugs	covered under chemotherapy for <b>cancer</b>
Radiotherapy	covered under radiotherapy treatment
Breast symmetry surgery post mastectomy	covered under the breast symmetry allowance
Recovery from cancer	covered under post-operative home nursing, post-operative speech and language therapy and post-operative physiotherapy
Support for cancer	covered under the travel and accommodation allowance and parent accommodation allowance
CANCER PALLIATIVE CARE	
Palliative care for cancer	covered under the <b>palliative care and treatment</b> allowance

# Coverage Tables

The following **Coverage Tables** set out the **healthcare services** included under Wellbeing Starter. The **Coverage Tables** specify the **policy limits** and terms and conditions applicable to the listed **healthcare services**. The **Coverage Tables** should be read together with the **List of Prostheses and Specialised Equipment**, which is available at [southerncross.co.nz/lopse](http://southerncross.co.nz/lopse), or by calling us.

**Eligibility criteria** may apply to some procedures, please refer to [southerncross.co.nz/eligibility](http://southerncross.co.nz/eligibility)

**Reasonable charges** may apply to some procedures, see section 02 to understand how we determine and apply **reasonable charges**.

To see which **healthcare services** need to be performed by an **Affiliated Provider** to be **eligible** for cover, visit [healthcarefinder.co.nz](http://healthcarefinder.co.nz). Or, you can find an **Affiliated Provider** that offers services under this benefit at [healthcarefinder.co.nz](http://healthcarefinder.co.nz).

When reading the **Coverage Tables** you can refer to the chart under “How to receive treatment and make a claim” in section 02 to understand how your cover will be calculated, and to the glossary of terms in section 09 for the explanation of all bolded terms. All figures include GST.

## Wellbeing Starter – Coverage Tables

HEALTHCARE SERVICE	MAXIMUM*	OTHER TERMS AND CONDITIONS OF COVER
<b>SURGICAL TREATMENT</b>		
Does not include cover for surgical treatment related to <b>restricted specialties</b> except where such surgical treatment is directly required for the treatment of <b>cancer</b> in a <b>restricted specialty</b> . <b>Eligibility criteria</b> may apply. If a procedure is performed by an <b>Affiliated Provider</b> , we'll cover the actual charges incurred up to <b>policy limits</b> , unless advised otherwise. In other cases, if the procedure is performed by a <b>specialist</b> who is not an <b>Affiliated Provider</b> , we'll cover the <b>reasonable charges</b> up to <b>policy limits</b> .		
Surgical procedures	\$500,000 per claims year	Performed by a <b>Specialist</b> or <b>Affiliated Provider</b> contracted for that <b>healthcare service</b> in an <b>approved facility</b> .
Surgeon's operating fee/s Anaesthetist's fee/s Intensivist's fee		
<b>Hospital fees</b>		
Surgically implanted <b>prostheses</b> and specialised equipment	Maximums apply	Refer to the <b>List of Prostheses and Specialised Equipment</b> .
<b>Breast reconstruction</b> Breast reconstruction procedures of the affected breast following an <b>eligible mastectomy</b> .	Surgical procedures maximums apply	Any reconstruction procedures after the initial reconstruction procedure are only covered when performed within 2 years from either: - placement of the first permanent implant - the first fat grafting procedure - therapeutic mammoplasty, or - flap surgery. No time limit restrictions apply for nipple reconstruction, including tattooing.
Intravitreal injections (eyes)	Surgical procedures maximums apply  (Includes \$100 per injection regardless of the drug type)	Performed by an <b>Affiliated Provider</b> contracted for that <b>healthcare service</b> in an <b>approved facility</b> . Cover for drug costs is limited to \$100 per injection regardless of the type of drug used.
<b>Varicose vein procedures</b> (legs) and related duplex vein mapping	Surgical procedures maximums apply	After 3 years of <b>continuous cover</b> on this plan. Performed by an <b>Affiliated Provider</b> contracted for that <b>healthcare service</b> in an <b>approved facility</b> . Cover is limited to two <b>varicose vein procedures</b> per leg per <b>lifetime</b> . The <b>lifetime limit</b> does not apply to duplex vein mapping.  Performed by an <b>Affiliated Provider</b> contracted for that <b>healthcare service</b> in an <b>approved facility</b> .

\*See the chart under “How to receive treatment and make a claim” in section 02 for how your refund will be calculated.

HEALTHCARE SERVICE	MAXIMUM*	OTHER TERMS AND CONDITIONS OF COVER
<b>SURGICAL TREATMENT CONTINUED</b> Does not include cover for surgical treatment related to <b>restricted specialties</b> except where such surgical treatment is directly required for the treatment of <b>cancer</b> in a <b>restricted specialty</b> . <b>Eligibility criteria</b> may apply. If a procedure is performed by an <b>Affiliated Provider</b> , we'll cover the actual charges incurred up to <b>policy limits</b> , unless advised otherwise. In other cases, if the procedure is performed by a <b>specialist</b> who is not an <b>Affiliated Provider</b> , we'll cover the <b>reasonable charges</b> up to <b>policy limits</b> .		
Sclerotherapy or embolisation of simple vascular malformation	Surgical procedures maximums apply	Performed by an <b>Affiliated Provider</b> contracted for that <b>healthcare service</b> in an <b>approved facility</b> . This benefit provides cover for up to two sclerotherapy or embolisation procedures for each simple vascular malformation per <b>lifetime</b> .
Percutaneous medial branch thermal radiofrequency neurotomy	Surgical procedures maximums apply	Performed by an <b>Affiliated Provider</b> contracted for that <b>healthcare service</b> in an <b>approved facility</b> . This benefit provides cover for up to two percutaneous medial branch thermal radiofrequency neurotomy procedures per <b>lifetime</b> .
Tooth extraction Extraction of teeth before an <b>eligible</b> surgery or <b>cancer</b> treatment	Surgical procedures maximums apply	This benefit provides cover for the complete extraction or partial removal of teeth if removal is required to be performed before an <b>eligible</b> surgical treatment, chemotherapy or radiotherapy. You must be referred by the treating <b>specialist</b> for the <b>eligible</b> surgical treatment, chemotherapy, or radiotherapy.
Extraction of unerupted or impacted teeth	Surgical procedures maximums apply	After 3 years of <b>continuous cover</b> on this plan, this benefit provides cover for the complete extraction or partial removal of unerupted or impacted teeth. Performed by an <b>Affiliated Provider</b> contracted for that <b>healthcare service</b> in an <b>approved facility</b> .
Cardiac surgery  Surgeon's operating fee/s Anaesthetist's fee/s Intensivist's fee Perfusionist's charges <b>Hospital fees</b> Surgically implanted <b>prostheses</b> and specialised equipment	\$100,000 per claims year      Maximums apply	Performed by a <b>Specialist</b> or <b>Affiliated Provider</b> contracted for that <b>healthcare service</b> in an <b>approved facility</b> .    Including bypass machine supplies and off-bypass stabilisation consumables.  Refer to the <b>List of Prostheses and Specialised Equipment</b> .
Skin surgery Skin lesion removal and Mohs closure under general anaesthetic or IV sedation  Skin lesion services and Mohs surgery under local anaesthetic, with no anaesthetic or oral sedation	Refunded under surgical procedures  \$5,000 per <b>claims year</b> (includes up to \$1,000 per <b>claims year</b> when performed by a <b>General Practitioner</b> who is not an <b>Affiliated Provider</b> . Includes up to \$150 per <b>claims year</b> for cryotherapy of skin)	For excision and biopsy of skin lesions and closure of a wound following a Mohs surgery when performed under general anaesthetic or IV sedation . Must be performed by an <b>Affiliated Provider</b> contracted for that <b>healthcare service</b> in an <b>approved facility</b> .  For excision, biopsy, cryotherapy, curettage and diathermy of skin lesions and Mohs surgery (including excision and closure) when performed without anaesthetic or under local anaesthetic. Must be performed by an <b>Affiliated Provider</b> contracted for that <b>healthcare service</b> or a <b>General Practitioner</b> who is not an <b>Affiliated Provider</b> . Includes all consultations related to skin lesions.
GP minor surgery	\$1,000 per claims year	Performed by a <b>General Practitioner</b> . Excludes consultations and skin lesion services.
To see which procedures need to be performed by an <b>Affiliated Provider</b> to be <b>eligible</b> for cover, visit southerncross/ap-only. Or you can find an <b>Affiliated Provider</b> that offers services covered by this benefit at <a href="http://healthcarefinder.co.nz">healthcarefinder.co.nz</a>		

\*See the chart under "How to receive treatment and make a claim" in section O2 for how your refund will be calculated.

HEALTHCARE SERVICE	MAXIMUM*	OTHER TERMS AND CONDITIONS OF COVER
<b>SURGICAL ALLOWANCES</b> Eligibility criteria apply.		
Breast symmetry allowance	\$6,500 per lifetime	<p>Cover is for symmetry procedures performed on the unaffected breast.</p> <p>This allowance contributes towards breast symmetry procedures by augmentation or reduction of the unaffected breast following an <b>eligible</b> mastectomy and any subsequent treatment that may be required.</p> <p><b>Specialist</b> consultations and diagnostic imaging must be performed by an <b>Affiliated Provider</b>.</p>
Prophylactic treatment allowance	\$40,000 per lifetime	<p>After 3 years of <b>continuous cover</b> on this plan. Covers prophylactic treatment to address a highly increased risk of developing a disease.</p> <p>Approval must be granted prior to treatment. This allowance is the total amount available for both the prophylactic treatment and all subsequent associated costs.</p> <p><b>Specialist</b> consultations and diagnostic imaging must be performed by an <b>Affiliated Provider</b>.</p> <p>Unless specifically stated on your <b>Membership Certificate</b>, cover is not available where the high risk status was present prior to the <b>original date of joining</b>.</p>
<b>CHEMOTHERAPY AND RADIOTHERAPY</b> Eligibility criteria may apply.		
Chemotherapy for cancer	\$60,000 per claims year, for <b>Pharmac approved chemotherapy drugs</b> of which a maximum of \$10,000 per <b>claims year</b> may be used for <b>non-Pharmac approved, Medsafe-indicated chemotherapy drugs</b> .	<p>Must be performed by an <b>Affiliated Provider</b> contracted for chemotherapy treatment for cancer.</p> <p>Unless you are advised otherwise by <b>Southern Cross</b> and/or your <b>Affiliated Provider</b> we will pay 100% of the actual charges incurred up to the \$60,000 per <b>claims year</b> maximum. Please note that not all procedures are available from all <b>Affiliated Providers</b> or in all areas.</p> <p>Includes cost of administration of the drugs, hospital accommodation in a single room and <b>ancillary hospital charges</b>. Excludes consultations.</p>
Radiotherapy	Unlimited	<p>Must be performed by an <b>Affiliated Provider</b> contracted for radiotherapy.</p> <p>Unless you are advised otherwise by <b>Southern Cross</b> and/or your <b>Affiliated Provider</b> we will pay 100% of the the actual charges incurred.</p> <p>Please note not all procedures are available from all <b>Affiliated Providers</b> or in all areas, and that a limited range of radiotherapy treatments are funded.</p> <p>This benefit is inclusive of any radiotherapy planning and radiation treatment (does not include cover for initial or follow-up <b>Specialist</b> consultations, <b>drugs</b>, other <b>healthcare services</b>, or follow-up imaging).</p>

\*See the chart under "How to receive treatment and make a claim" in section O2 for how your refund will be calculated.

HEALTHCARE SERVICE	MAXIMUM*	OTHER TERMS AND CONDITIONS OF COVER
<b>RECOVERY</b>	Does not include cover for recovery from surgical treatment related to <b>restricted specialties</b> except recovery that is directly required for the treatment of <b>cancer in a restricted specialty</b> . Must be performed within 6 months of related <b>eligible</b> surgical treatment, chemotherapy or radiotherapy.	
Post-operative home nursing	\$175 per day up to \$2,800 per <b>claims year</b>	Post-operative home nursing commencing within 14 days of related <b>eligible</b> surgical treatment, chemotherapy or radiotherapy and performed by a <b>Nurse</b> on the referral of a <b>Specialist</b> in private practice.
Post-operative speech and language therapy	\$70 per visit up to \$350 per <b>claims year</b>	Treatment by a speech and language therapist registered with the New Zealand Speech-language Therapists' Association, on the referral of a <b>Specialist</b> in private practice.
Post-operative physiotherapy	\$60 per visit up to \$300 per <b>claims year</b>	Treatment by a physiotherapist registered with the Physiotherapy Board of New Zealand.  Includes cover for treatment by a hand therapist registered with Hand Therapy New Zealand.
<b>SUPPORT</b>	Does not include cover for support related to <b>restricted specialties</b> except support that is directly required for the treatment of <b>cancer in a restricted specialty</b> .	
Ambulance allowance	\$180 per <b>claims year</b>	For emergency transportation to a public facility.
Travel and accommodation allowance	\$500 per <b>claims year</b>	For when private treatment is not available in your home town or city and you have to travel more than 100km from home to receive an <b>eligible healthcare service</b> . Allowance payable to cover the person covered by the <b>policy</b> receiving the <b>eligible healthcare service</b> and a support person. Allowance payable for public transport costs (includes buses, trains, taxis, shuttles, planes, ferries and ride sharing services) and hotel/motel rooms, hospital flats (or hospital rooming fees for the support person) and short-term rental accommodation through hosting platforms. All travel and accommodation must be within New Zealand. No cover for car hire, mileage or petrol costs.
Parent accommodation allowance	\$100 per night up to \$500 per <b>operation</b>	For hospital accommodation expenses incurred by a parent when accompanying a <b>dependant child</b> . Both parent and <b>child</b> must be listed on the <b>Membership Certificate</b> .  Accommodation must be in an <b>approved facility</b> .
Palliative care and treatment allowance	\$2,400 per <b>claims year</b>	After 3 years of <b>continuous cover</b> on this plan.  Cover for <b>palliative care and treatment</b> when diagnosed with a progressive terminal illness.
Accident and treatment injury top-up	<p>If your <b>ACC</b> entitlement doesn't cover you for the full amount charged for <b>healthcare services</b> related to an <b>accident, treatment injury</b> or <b>work-related gradual process injury</b>, you can make a claim for the shortfall under the relevant benefit if that <b>healthcare service</b> is covered under your <b>policy</b>. The <b>policy limits</b>, terms and conditions of that benefit will apply.</p> <p>Where you require a <b>healthcare service</b> related to an <b>accident</b> or <b>treatment injury</b>, you must make every reasonable effort to obtain <b>ACC</b> approval for payment of the cost of your <b>healthcare service</b>. This includes signing all documents and doing everything necessary so we can fully protect and realise any entitlement either on your behalf or in its own right.</p> <p>We'll cover the remaining cost of the <b>eligible healthcare service</b> after the <b>ACC</b> contribution has been deducted, up to the <b>policy limits</b> for the relevant benefit.</p>	

\*See the chart under "How to receive treatment and make a claim" in section O2 for how your refund will be calculated.

HEALTHCARE SERVICE	MAXIMUM*	OTHER TERMS AND CONDITIONS OF COVER
<b>DIAGNOSTIC IMAGING – MUST BE PERFORMED BY AN AFFILIATED PROVIDER CONTRACTED FOR DIAGNOSTIC IMAGING</b>		
All diagnostic imaging must be performed by an <b>Affiliated Provider</b> and meet applicable <b>eligibility criteria</b> . Unless you are advised otherwise by <b>Southern Cross</b> and/or your <b>Affiliated Provider</b> , we will pay 100% of the actual charges incurred up to the \$60,000 per claims year (in total) listed below. Please be aware that not all procedures are available from all <b>Affiliated Providers</b> or in all areas. Does not include cover for diagnostic imaging for <b>restricted specialties</b> except diagnostic imaging that is directly required for the treatment of cancer in a <b>restricted specialty</b> .		
	\$60,000 per claims year (in total) for all diagnostic imaging:	Must be performed within 6 months of related <b>eligible</b> surgical treatment, chemotherapy or radiotherapy to be entitled to cover.
X-ray		Excludes x-rays performed by a dentist or chiropractor.
Ultrasound		Excludes obstetrics and varicose veins (legs) treatment.
2D and 3D mammography		
Nuclear medicine scanning (scintigraphy)		
Myocardial perfusion scan		Must be referred by a <b>Specialist</b> in private practice.
CT angiogram (CTA)		
CT coronary angiogram (CTCA)		Must be referred by a <b>Specialist</b> in private practice.
MR angiogram (MRA)		Must be referred by a <b>Specialist</b> in private practice.
Computed tomography (CT scan)		Cone Beam Computed Tomography (CBCT) must be referred by a <b>Specialist</b> in private practice.
Magnetic Resonance Imaging (MRI scan)		Must be referred by a <b>Specialist</b> in private practice.
Positron Emission Tomography / Computed Tomography (PET/CT)		Must be referred by a <b>Specialist</b> in private practice. Cover is limited to specific diagnosed cancers and cardiac conditions.

TESTS	Does not include cover for tests for <b>restricted specialties</b> except tests that are directly required for the treatment of cancer in a <b>restricted specialty</b> . <b>Eligibility criteria</b> may apply	
Cardiac tests	\$5,000 per claims year (in total)	On referral by a <b>Specialist</b> in private practice.  Must be performed within 6 months of related <b>eligible</b> surgical treatment, chemotherapy or radiotherapy to be entitled to cover.
<b>ALL CARDIAC TESTS MUST BE PERFORMED BY AN AFFILIATED PROVIDER CONTRACTED FOR CARDIAC TESTS</b>		
All cardiac tests must be performed by an <b>Affiliated Provider</b> and meet applicable <b>eligibility criteria</b> . Unless you are advised otherwise by <b>Southern Cross</b> and/or your <b>Affiliated Provider</b> , we will pay 100% of the the actual charges incurred up to the \$5,000 per claims year (in total) listed above. Please be aware that not all procedures are available from all <b>Affiliated Providers</b> or in all areas.		
The following cardiac tests are covered under this benefit:		
Advanced electrocardiogram (A-ECG)		
Dobutamine stress echocardiogram		
Echocardiogram		
Exercise ECG		
Holter monitoring		
Stress echocardiogram		
Transoesophageal echocardiogram (TOE)		
Resting ECG		

\*See the chart under “How to receive treatment and make a claim” in section O2 for how your refund will be calculated.

HEALTHCARE SERVICE	MAXIMUM*	OTHER TERMS AND CONDITIONS OF COVER
<b>TESTS CONTINUED</b>	Does not include cover for tests for restricted specialties except tests that are directly required for the treatment of cancer in a restricted specialty. Eligibility criteria may apply	
<b>Diagnostic tests</b>	\$3,000 per claims year (in total)	<p>On referral by a Specialist in private practice and in an approved facility.</p> <p>Must be performed within 6 months of related eligible surgical treatment, chemotherapy or radiotherapy to be entitled to cover.</p>
<p>For a list of all diagnostic tests covered under this benefit please see the definition of diagnostic tests in section 09.</p> <p><b>DIAGNOSTIC TESTS THAT MUST BE PERFORMED BY AN AFFILIATED PROVIDER CONTRACTED FOR DIAGNOSTIC TESTS</b></p> <p>Some diagnostic tests must be performed by an Affiliated Provider and meet applicable eligibility criteria. Unless you are advised otherwise by Southern Cross and/or your Affiliated Provider, we will pay 100% of the amount charged by your Affiliated Provider up to the \$3,000 per claims year (in total) listed above. To see which diagnostic tests need to be performed by an Affiliated Provider to be eligible for cover, visit <a href="http://southerncross.co.nz/ap-only">southerncross.co.nz/ap-only</a>. Please be aware that not all healthcare services are available from all Affiliated Providers or in all areas.</p>		
<p>Ambulatory blood pressure monitoring (ABPM)</p> <p>Anorectal physiology studies</p> <p>Fractional exhaled nitric oxide (FeNO) test</p> <p>Caloric reflex test</p> <p>Corneal pachymetry</p> <p>Fluorescein angiography</p> <p>Electrooculogram (EOG)</p> <p>Electroretinogram (ERG)</p>		<p>Scanning laser polarimetry (SLP)</p> <p>Intraocular pressure (IOP) test</p> <p>Urea breath test (H. pylori breath test)</p> <p>Specular microscopy</p> <p>Ultrasound of the eye</p> <p>Videonystagmography (VNG)</p> <p>Visual fields test</p>
<b>CONSULTATIONS</b>	Does not include cover for consultations for restricted specialties except consultations that are directly required for the treatment of cancer in a restricted specialty. Eligibility criteria may apply.	
<b>Specialist consultations</b>	\$5,000 per claims year (in total)	<p>Must be performed by a specialist who is an Affiliated Provider.</p> <p>It also includes consultations with a health services provider who is working under the supervision of the specialist, and specified in our Affiliated Provider agreement, where approved by us.</p> <p>Excludes psychiatrist and all skin lesion consultations.</p> <p>Must be performed within 6 months of related eligible surgical treatment, chemotherapy or radiotherapy to be entitled to cover. Oncologist and radiation oncologist consultations are not subject to this condition.</p>
<b>Psychiatrist consultations</b>	\$750 per claims year	Must be performed by a Specialist that is vocationally registered in psychiatry.
<b>Dietitian consultations</b>	\$100 per consultation up to \$500 per claims year	<p>Consultations with a dietitian registered with the New Zealand Dietitian Board. On referral by a Specialist in private practice.</p> <p>Must be performed within 6 months of related eligible surgical treatment, chemotherapy or radiotherapy to be entitled to cover.</p>

\*See the chart under “How to receive treatment and make a claim” in section 02 for how your refund will be calculated.

HEALTHCARE SERVICE	MAXIMUM*	OTHER TERMS AND CONDITIONS OF COVER
<b>NON-SURGICAL TREATMENT</b>	Does not include cover for non-surgical treatment for <b>restricted specialties</b> except non-surgical treatment that is directly required for the treatment of cancer in a <b>restricted specialty</b> . Eligibility criteria may apply.	
IV infusions (non-cancer)	\$750 per claims year	For IV infusions of <b>Medsafe</b> -indicated drugs for treatment of the condition you've been diagnosed with. The IV infusion must be provided in an <b>approved facility</b> by, or under the care of, a <b>Specialist</b> .  Excludes consultations and the cost of non- <b>Pharmac approved</b> drugs.
Psychiatric hospitalisation	\$700 per night or day stay for hospital accommodation; \$200 per claims year for ancillary hospital charges; up to a maximum of \$3,500 per claims year	For admission and care by a <b>Specialist</b> vocationally registered in psychiatry in an <b>approved facility</b> .
Allergy services	\$750 per claims year	Must be provided by or under the care of an <b>Affiliated Provider</b> contracted for allergy services or a <b>General Practitioner</b> who has an <b>Easy-Claim</b> agreement with us. Covers allergy related services including allergy testing and desensitisation.  Excludes consultations and the cost of non- <b>Pharmac approved</b> drugs.
<b>DAY-TO-DAY TREATMENT</b>	You will be reimbursed for 75% of the actual cost of the <b>eligible healthcare service</b> (up to the <b>annual limit</b> set out below).	
	\$150 per claims year (in total) for the following:	
General Practitioner		
Physiotherapist		Performed by a physiotherapist registered with the Physiotherapy Board of New Zealand.

\*See the chart under "How to receive treatment and make a claim" in section 02 for how your refund will be calculated.

# Exclusions

No reimbursement or payment shall be made for any costs related to, or incurred as a consequence of:

- Breast reduction;
- Chronic conditions: cystic fibrosis, dementia, kyphosis, Loeys-Dietz syndrome, Marfan syndrome, pectus carinatum, pectus excavatum, polycystic kidney disease, scoliosis, spina bifida;
- **Congenital conditions** except for umbilical hernia, inguinal hernia, undescended testes, hydrocele, tongue tie, phimosis and squint;
- Contraception or insertion/removal of intrauterine devices;
- Correction of refractive visual errors or astigmatism by surgery, surgically implanted intraocular lens(es), or laser treatment;
- **Cosmetic treatment**;
- Diagnosis, management and/or treatment of developmental or congenital abnormalities of the facial skeleton and associated structures;
- Extraction of teeth, including the complete extraction or partial removal of any part of a tooth, tooth root or tooth remnant, except as specifically provided by tooth extraction under the surgical procedures benefit;
- Gender affirmation (confirmation) surgery and directly related **healthcare services**;
- Gynaecomastia;
- **Healthcare services** provided in relation to, or as a consequence of, any **accident, treatment injury** or **work-related gradual process injury** except as specifically provided by the **accident and treatment injury** top-up in the **Coverage Tables**;
- **Healthcare services** provided outside New Zealand;
- **Healthcare services** that are not **approved treatment**;
- **Healthcare services** relating to the management and treatment of snoring and/or upper airways resistance;
- Illnesses, injuries, conditions or disabilities that are caused, or contributed to by the abuse of substances such as alcohol or drugs;
- Implantation of teeth and/or titanium dental implants;
- Injury or disability suffered as a result of war or any act of war, declared or undeclared, or of active duty in the military, naval or air forces of any country or international authority, or as a direct or indirect result of terrorism;
- **Long term care** including geriatric in-patient care and **disability support services**;
- Organ transplants, transfusions/injections of autologous blood/blood products (except when used as part of **eligible** chemotherapy treatment, or where cell saver is related to **eligible** surgical treatment), autologous chondrocyte implants, stem cell transplants, including related expenses for both donors and recipients;
- **Pre-existing conditions**: including but not limited to those conditions specifically set out in your **Membership Certificate**, except for what we cover under the day-to-day treatment benefit;
- Pregnancy and childbirth, except for what we cover under the day-to-day treatment benefit for physiotherapy;
- **Prophylactic healthcare services** except as specifically provided by the prophylactic treatment allowance;
- Respite and convalescent care;
- Self-inflicted illness or injury;
- Sterilisation or its reversal, for example, vasectomy;
- Subsequent breast reconstruction surgery (including the replacement of **prostheses**) or symmetry surgery except as specifically provided by breast reconstruction (under the Surgical treatment benefit) and the Breast symmetry allowance;
- Surgery designed to assist or allow the implementation of orthodontic **healthcare services**;
- Termination of pregnancy;
- Treatment of any condition not **detrimental to health**;
- Treatment of HIV;
- Treatment of obesity (including weight loss surgery);
- **Unapproved healthcare services** which are specific drugs, devices, techniques, tests and/or other **healthcare services** that have not been approved by **Southern Cross** prior to treatment. Please see the list of **unapproved healthcare services** at [southerncross.co.nz/unapprovedservices](https://southerncross.co.nz/unapprovedservices).

**No reimbursement or payment shall be made for any cost related to:**

- Acute care;
- **Administrative charges** such as statement fees, cancellation fees, or non-attendance fees;
- **Health screening** except as specifically provided by mammography and breast screening ultrasounds (under the Diagnostic imaging benefit) and colonoscopy (under the Surgical procedures benefit);
- **Healthcare services** performed by a dentist, periodontist, endodontist or orthodontist;
- **Healthcare services** provided by a person who is not a **health services provider** as defined in section 09;
- **Healthcare services** relating to a **restricted specialty** (gynaecology, urology and orthopaedics) unless it is directly required for the treatment of cancer in a **restricted specialty**;
- **Healthcare services** using technology such as digital computer images to aid in the monitoring and diagnosis of skin cancers and other skin lesions for example, mole mapping;
- Infertility or assisted reproduction;
- Maintenance examinations, medical checkups or any examination required for a third party (including preparation of reports) for example physical examinations for life insurance, travel insurance and driver licence;
- Mental health healthcare services except as specifically provided by the psychiatrist consultation, psychiatric hospitalisation and day-to-day treatment benefits;
- Vaccinations.

**No reimbursement or payment shall be made for any costs incurred for:**

- Appliances or equipment (surgical, medical or dental) for example CPAP machines, hearing aids, orthotics, crutches and surgically implants lenses (except monofocal lenses);
- **Healthcare services** provided at a public facility directly or indirectly controlled by **Health NZ Te Whatu Ora**, unless specifically accepted in writing by **Southern Cross** prior to treatment;
- Hospital charges of a personal convenience nature for example, newspapers, spouse/family meals, alcohol, TV rental;
- Pathology and laboratory tests;
- **Prostheses**, specialised equipment and consumables or donor tissue preparation charges except as specifically listed in the **List of Prostheses and Specialised Equipment**.

# Other terms and conditions

In this section, when we say **you/your** we refer to the **policyholder**.

## Who is responsible for my policy?

As the **policyholder** you are ultimately responsible for this **policy**, for making any changes to it and ensuring the premium is paid. We rely on you to provide complete and accurate information about yourself and your **dependants**.

Any member on the **policy** over the age of 16 can register for MySouthernCross and can access some of their information including, but not limited to, their claims and prior approvals. **Dependants** can also perform certain functions in respect of the **policy**, however you remain responsible for their acts and omissions, refer to "What happens if I give Southern Cross incomplete, false or misleading information" in section 07 of this policy document.

## When does my policy commence?

This **policy** commences on the **policy start date**. The **policy anniversary date** is the anniversary of the **policy start date**. The **policy anniversary date** is the same for all persons listed on the **Membership Certificate** as covered by the **policy** regardless of the **original date of joining**. If the **policyholder** changes the payment method or frequency, a new **policy anniversary date** may apply, check your **Membership Certificate** for the new **policy anniversary date**.

If your **policy** is part of a work scheme or association scheme, your **policy anniversary date** will be the anniversary of the commencement date of the scheme. This date will be the same each year unless there are changes made to the scheme or the **policyholder** leaves the scheme.

## Where will Southern Cross send communications about my policy?

**Policyholders** must register for MySouthernCross and will receive communications electronically. We will notify the **policyholder** when there is a communication available, by email, text or in the MySouthernCross app. Notice shall be considered to be delivered on the day notification is sent. If the **policyholder** has not registered for MySouthernCross we will send every notice or other communication required to be sent by **Southern Cross** relating to the **policyholder**,

this **policy**, or any **dependant**, to the **policyholder** at their last known email or postal address and such notice shall be considered to have been delivered 3 working days after having been sent.

The **policyholder** must immediately notify **Southern Cross** of any change of postal, residential or email address by updating these details in MySouthernCross.

If we are unable to contact the **policyholder** at their last known postal or email address, we will no longer send notices or other communications in relation to the **policy** until their contact details have been updated. In these circumstances the **policyholder** acknowledges and agrees that **Southern Cross** is deemed to have satisfied its obligation regarding the sending of notice or communications.

## When can I add dependants on to my policy?

You can add **dependants** onto the **policy** at any time, excluding children aged 21 years or older. You will need to complete a medical declaration for the **dependant** being added. We will determine whether we will cover any **pre-existing conditions** disclosed on the medical declaration.

Cover will commence on the date the **dependant** was added to your **policy**.

If you wish to add a newborn **child**, the application must be submitted within 3 months of that **child's** birth, the **child** will have cover for **pre-existing conditions** as long as they are not **congenital conditions**, chronic conditions or otherwise excluded under the general term of the **policy**. Cover will commence on the date the **child** was added to your **policy**.

If you have not held your **policy** for more than 3 months at the date of application or don't add the newborn **child** before he or she is 3 months old, you will have to complete a medical declaration for the **child** and we will determine whether we will cover any **pre-existing conditions** disclosed on the medical declaration.

Premiums for **dependants** added will be charged from the date of the addition of the **dependant** as part of your normal billing cycle. You are responsible for payment of premiums in respect of any **dependant** added to the **policy**.

## How long can my adult children stay on my policy?

Adult children will automatically remain on your policy unless you, your work scheme or association scheme specifically request us to remove them.

If the policyholder wants to remove adult children from this policy, the adult children can apply for their own Southern Cross health insurance policy if they want to remain covered by us. They don't need to complete a new health insurance medical declaration if both of the following apply:

- they apply for a similar or lower level of cover as they had under this policy
- they apply within 1 month of being removed from this policy.

## How do I remove dependants from my policy?

The removal of a dependant can take place at any time – you should request to remove the dependant in writing or by calling Southern Cross. It is the responsibility of the policyholder to remove dependants from the policy where the circumstances change so that the policyholder no longer requires the dependant to be covered by the policy (for example, following a marital separation or a death).

You should note that if a dependant is removed from the policy and subsequently added back on, you will have to complete a new medical declaration for them. They will not have cover for pre-existing conditions existing prior to the date they are added back on to your policy.

## When can I change my cover? Can I upgrade or downgrade my policy?

You can upgrade or downgrade your policy at any time by contacting Southern Cross. The change will take effect from the date we advise. Upgrading or downgrading your policy can affect your cover for pre-existing conditions, annual limits, continuous cover and premiums so it is important you discuss your proposed changes with us to fully understand the implications of upgrading or downgrading your policy.

In particular, you should note:

- to upgrade your policy, you will be required to complete a new medical declaration in relation to yourself and all dependants;

- if you upgrade or downgrade your policy, any pre-existing condition exclusions affecting you or any dependant will remain;
- If you make changes to your policy, depending on the change, it may reset the claims year for policyholder and each dependants. A new claims anniversary date will be set, as detailed in your updated Membership Certificate.
- if you choose to upgrade or downgrade your policy the 14 day period referred to under section 07 "How do I cancel my policy?" will apply.

Southern Cross can decline a request for a change of cover if it appears that you are seeking to manipulate your cover or take advantage of Southern Cross by making such a change.

## What is a claims year and how do annual limits work?

You and all of your dependants have the same claims year regardless of when a particular person was added to the policy. Annual limits last for the duration of a claims year and revert to their maximum levels at the start of each claims year. If any dependant is added to the policy part way through a claims year that dependant will have the same annual limits as the people covered under the policy from the start of the claims year.

Annual limits cannot be carried over from one claims year to the next, nor can they be transferred to other people covered under the policy.

A claim is allocated against the annual limit based on the date when the healthcare services are provided, and not the date of the invoice or the date a claim is submitted.

You should note that in relation to some healthcare services, in addition to an annual limit there are other policy limits. These limits are all set out in the Coverage Tables and the List of Prostheses and Specialised Equipment, and list of policy variations.

## How does Southern Cross calculate 'continuous cover' for some of the elements of cover?

'Continuous cover' means that the person covered by the policy must have had no break in cover for the particular healthcare service in this plan to which the continuous cover qualification relates for the specified minimum period. Periods when the policy is suspended in relation to that person while that person is travelling overseas count as part of continuous cover. However,

if that person is a **dependant** who is taken off the **policy** for any period and then added back on, then that will break the period of **continuous cover**.

### I am going to travel overseas for a while, can I suspend my policy until I return?

It is possible to suspend cover under the **policy** in respect of you or any of your **dependants**, for overseas travel on 3 separate occasions over the **lifetime** of your **policy**, and your **policy** can be suspended for up to 5 years (60 months) in total.

There are certain conditions that apply as set out below.

Each of these conditions relates personally to the **policyholder** or each **dependant** who is travelling, and wishing to suspend their cover:

- you or your **dependant** must request suspension in writing before leaving New Zealand;
- you or your **dependant** must have been covered by the **policy** for at least 12 continuous months up to the date the suspension is to take effect;
- any single period of suspension must be for a minimum of 2 months, and be for no more than 3 years (36 months);
- you or your **dependant** can each suspend cover up to 3 times per **lifetime** only;
- you or your **dependant** must be continuously covered under the **policy** for a period of 12 months between the end of the last suspension and the commencement date of the next suspension.

If you or your **dependant** are leaving New Zealand for a period greater than 36 months, contact us to discuss the options available to you.

### What happens if I give Southern Cross incomplete, false or misleading information?

For non-disclosure or misrepresentation of a **pre-existing condition** we will add such condition to your **Membership Certificate** and may decline any related claim.

We may also decline a claim where we reasonably believe you have lied or given us false information in respect to that claim. Before we do so we will give you a reasonable opportunity to explain.

In addition, we may cancel this **policy** on written notice to you for any other non-disclosure, misrepresentation, fraud or material breach of the terms of the **policy** by you or any **dependant** and/or we may recover any money you owe us and/or take legal action against you and/or your **dependant** (as applicable).

Before we cancel your **policy** for any of the reasons set out above:

- (a) we will notify you in writing of the reasons why we are considering cancelling your **policy**; and
- (b) you will have at least 7 working days to provide a written explanation (including any relevant evidence) that you wish us to consider;
- (c) we will reasonably consider your explanation.

If you are unhappy with our decision to cancel your **policy**, you can make a complaint in accordance with our **complaints resolution process** set out under section 08 of the **policy**.

### How do I cancel my policy?

If you are not satisfied with the **policy** during the first 14 days after the date you have received this **policy** document and your **Membership Certificate**, you can cancel the **policy** and we will provide a full refund of all premiums paid. You can only do this if you have not made a claim under the **policy** during this period. If you wish to cancel the **policy** within the 14 day period please contact us.

You can cancel your **policy** at any other time but if you do so you will not be entitled to a refund of any premium already paid to us and you will remain liable for premium due up to the date the cancellation takes effect. Cover will be provided until the date the **policy** is paid to.

Nothing in this **policy** limits or affects any rights you or any **dependant** may have under the Consumer Guarantees Act 1993.

### What happens if I do not pay my premium?

If you or your employer do not pay your premiums we will be unable to issue prior approval or pay claims under your **policy**.

If you or your employer don't pay premiums for 3 months or more, we will cancel your **policy**.

# Your regulatory protection

## Privacy statement

As a member of **Southern Cross**, your privacy is very important to us. We value the trust you place in us to handle your personal and health information the right way.

Our Member Privacy Statement sets out how we will collect, store, use and disclose your personal and health information, and how you can access and correct your personal information, in accordance with the Privacy Act 2020 and the Health Information Privacy Code 2020.

The Member Privacy Statement is available on our website at [southerncross.co.nz/privacy](https://southerncross.co.nz/privacy). During the course of our relationship with you, we may also tell you more about how we will handle your information, for example when you make a claim.

If you have any queries about how we handle your personal and health information, or our Privacy Statement, please contact us on 0800 800 181.

## Financial advice service

As a licensed financial advice provider, **Southern Cross** is responsible for any financial advice our **Southern Cross** sales staff provide on the **Southern Cross** range of health insurance products. We are regulated by the Financial Markets Authority and have duties under the Financial Markets Conduct Act 2013 and the Code of Professional Conduct for Financial Advice Services for that financial advice. You can find out more about the limits on the nature and scope of the financial advice service we provide, how we address any conflicts of interest, our duties and our **complaints resolution process** (including our membership of the Insurance and Financial Services Ombudsman Scheme) in our Financial Advice Disclosure Statement which is available at [southerncross.co.nz/disclosure-statement](https://southerncross.co.nz/disclosure-statement).

## Industry organisations

**Southern Cross** is registered as a Friendly Society and is a member of the Financial Services Council, the Insurance & Financial Services Ombudsman scheme and the International Federation of Health Plans.

## Complaints resolution process

We want to know if you are dissatisfied with our service or our treatment of your **policy** (including financial advice, a claim, a benefit entitlement or our decision to cancel your **policy**), so that we can work with you to resolve your concerns.

If you want to make a complaint, you can follow the resolution process outlined below.

Complaints (including about the financial advice service provided by or on behalf of Southern Cross) can be raised directly with any of our nominated representatives, or by:

- calling us on 0800 800 181
- using our complaints form on [southerncross.co.nz/complaints](https://southerncross.co.nz/complaints)
- writing to us at: Complaints at Southern Cross, Southern Cross Health Society, Private Bag 99934, Newmarket, Auckland 1149



We'll acknowledge receipt of your complaint within two working days of the date we receive it (or if it is not practicable to do so, as soon as practicable after that time). We'll aim to resolve your concerns in a timely manner and we'll keep you informed of our progress.

So that we can best address your complaint, we may refer it to different teams within Southern Cross. We'll respond to you with the outcome of our investigation in a timely, fair and transparent way



### Unhappy with our response?

You can request that your complaint be reviewed by our Chief Operating Officer. Our Chief Operating Officer will review and make a final determination in respect of your complaint.



### Dispute Resolution Scheme

We belong to the Insurance & Financial Services Ombudsman's approved dispute resolution scheme (IFSO). The IFSO Scheme is a free and independent dispute resolution service available to consumers that may help investigate or resolve complaints if they're not resolved through our internal complaints process.

If your complaint has been fully investigated by us, we have issued you with a letter of deadlock and you're still not satisfied with the outcome, you can refer your complaint to IFSO for review. You must write to IFSO within 3 months of being notified by us in writing that deadlock has been reached.

You can contact the IFSO Scheme on 0800 888 202, email at [info@ifso.nz](mailto:info@ifso.nz) or at [www.ifso.nz](http://www.ifso.nz).

Alternatively, you can write to: Insurance & Financial Services Ombudsman, PO BOX 10 845, Wellington 6143.

To resolve a complaint about your membership of Southern Cross, please refer to the Rules of Southern Cross. You can get a copy of the Rules from [southerncross.co.nz/rules](https://southerncross.co.nz/rules) or by calling us.

You can find more information about our complaints process, including how to make a complaint, at [southerncross.co.nz/complaints](https://southerncross.co.nz/complaints).

# Glossary of terms

Some terms used in this policy document have been explained as they arose. Other terms are defined below:

**ACC** means the Accident Compensation Corporation referred to in the Accident Compensation Act 2001 (or its successor).

**Accident** means an accident as defined in the Accident Compensation Act 2001 (or its successor).

**Acute care** means care provided in response to a sign, symptom, condition or disease that requires immediate treatment or monitoring.

**Adult** means a person 21 years of age and over.

**Affiliated Provider** means a **health services provider** who has entered into a contract with **Southern Cross** to provide certain **eligible healthcare services** at an **approved facility** at agreed prices.

**Ancillary hospital charges** means anaesthetic supplies, dressings, **drugs** (which are prescribed and taken in hospital), intravenous fluids, and irrigating solutions, used as part of an **eligible healthcare service**.

**Annual limit(s)** means the maximum amount in respect of any one person that can be reimbursed in any 1 **claims year**.

**Approved facility** means a **certified private facility** or other healthcare facility approved by **Southern Cross**.

**Approved treatment** means a **healthcare service** that is necessary for treatment of the health condition involved, is not experimental or unorthodox, is accepted and in common use by the relevant Australasian/New Zealand Society or College, and is widely accepted professionally as effective, appropriate and essential based upon recognised standards of the healthcare specialty involved.

**Cancer** means a malignant tumour or malignant neoplasm.

**Certified private facility** means a private surgical or medical facility certified as such by the Ministry of Health.

**Chemotherapy drugs** means prescription medicines, biologics and immunotherapy medicines for **cancer** or neoplastic disease, that are prescribed or recommended by a **Specialist** in private practice, and not otherwise excluded by the terms of your **policy**.

**Child** means a person under 21 years of age.

**Claims anniversary date** means the date 12 months following the date the **policyholder** started on the current plan and the anniversary each 12 months thereafter as specified on the current **Membership Certificate**.

**Claims year** means the first 12 months following the **policy start date** and each successive 12 month period from your **claims anniversary date**.

**Complaints resolution process** means the complaints procedure and resolution process available to you as set out in section 08.

**Congenital condition(s)** means congenital anomalies or defects which are present at birth and for which the **policyholder** or **dependant** had either:

- (a) signs or symptoms of the condition prior to joining **Southern Cross**, or
- (b) signs or symptoms of the condition within 3 months of birth, as reasonably determined by **Southern Cross**.

**Continuous cover** means that the person covered by the **policy** must have had no break in cover for the particular **healthcare service** in this plan to which the **continuous cover** qualification relates for the specified minimum period.

**Cosmetic treatment** means any surgery, procedure or treatment that improves, alters or enhances appearance, whether or not undertaken for medical, physical, functional, psychological or emotional reasons.

**Coverage Table(s)** means the table(s) set out in section 06 of this policy document, and any subsequent changes we make to those **Coverage Tables**.

**Dependant** means the husband/wife or partner (including any former husband/wife or partner) of the **policyholder** and any **child** and or any **adult** dependant (including any stepchildren or adopted children) of the **policyholder** (or the **policyholder's** husband/wife or partner) who are listed on the **Membership Certificate**.

**Detrimental to health** means a medical condition that is causing significant problems for the physical health of an individual.

**Diagnostic tests** means ambulatory blood pressure monitoring (ABPM), ankle brachial index, anorectal physiology studies, bone marrow aspiration, fractional exhaled nitric oxide (FeNO) test, caloric reflex test, colposcopy with or without biopsies under local anaesthetic, compartment pressure study, corneal pachymetry, corneal topography, electroencephalogram (EEG), electromyogram (EMG), electrooculogram (EOG), electroretinogram (ERG), endometrial sampling under local anaesthetic, full urodynamic assessment, fluorescein angiography, scanning laser polarimetry (SLP), Heidelberg retinal tomography (HRT), hydrogen breath test, intraocular pressure (IOP) test, laryngoscopy (in rooms), lumbar puncture, lung diffusion study, lung function test, nasendoscopy (in rooms), oesophageal 24hr pH monitoring (gastric function study), oesophageal manometry test, optical coherence tomography (OCT), overnight pulse oximetry, proctoscopy, retinal photography, segmental pressure test, sigmoidoscopy (in rooms), simple urinary flow study, sleep study, specular microscopy, spirometry with or without flow volume loops, ultrasound of the eye, urea breath test (H. pylori breath test), vascular laboratory testing, vestibular evoked myogenic potential (VEMP), video-assisted head impulse test (vHIT), videonystagmography (VNG), visual evoked potential (VEP), visual fields test, Vulval biopsy under local anaesthetic or vulvoscopy with or without biopsy under local anaesthetic.

**Disability support service(s)** means support service(s) provided where a condition, disability or illness has been, or is likely to be, present for 6 months or more excluding surgical or medical treatment.

**Drug(s)** means subsidised prescription medicines, (and non-subsidised diabetic test strips and needles only), that are **Pharmac approved**, and not otherwise excluded by the terms of your **policy**.

**Easy-Claim** means Southern Cross Health Society Easy-Claim which is made available to members via participating **health services providers**.

**Eligibility criteria** means any additional terms and conditions we put in place from time to time for a particular **healthcare service**. You can find the current **eligibility criteria** on our website: [southerncross.co.nz/eligibilitycriteria](http://southerncross.co.nz/eligibilitycriteria) or upon request.

**Eligible** means those private **healthcare services** which are:

- (a) covered under or listed in the **Coverage Tables** and comply with any terms and conditions of your **policy** (including any eligibility criteria we may specify from time to time); and
- (b) **approved treatment**; and
- (c) performed in private practice by a **health services provider** with registration applicable to the **healthcare service**; and
- (d) a **healthcare service** for which charges have been incurred or will be incurred; and
- (e) not otherwise excluded under the terms of your **policy**.

**Exclusion(s)** means conditions, treatments or situations that are not covered by this **policy**, any of the following:

- (a) this policy document,
- (b) as specified in the **Membership Certificate**,
- (c) as set out in any other document that makes up your **policy**.

**General Practitioner** means a **Medical Practitioner** vocationally registered in General Practice or has general or provisional general registration and is practising in general practice.

**Gynaecology** means the medical specialty dealing with the female reproductive systems (ie cervix, uterus, fallopian tubes, ovaries, labia and vagina), excluding for the purpose of this **policy**, breasts.

**Health New Zealand Te Whatu Ora** is the health entity established under the Pae Ora (Healthy Futures) Act 2022 (or its successor).

**Health screening** means **diagnostic test(s)**, investigation(s) or consultation(s) in the absence of any sign or symptom suggesting the presence of the illness, disease or medical condition the screening is designed to detect.

**Health services provider** means a **General Practitioner**, **Specialist** or registered practising member of certain professions allied to medicine practising in private practice who we approve for the provision of **healthcare services** under this **policy**.

**Healthcare service(s)** means any private surgery or other procedure treatment, investigation, **diagnostic test**, consultation or other private healthcare service including hospitalisation provided by a **health services provider** or an **approved facility**.

**Hospital fees** means hospital costs for accommodation (single room basis excludes suites), operating theatre fees, anaesthetic supplies, intensive care and special in-hospital nursing, in-hospital X-rays, ultrasounds and echocardiograms (ECGs), **ancillary hospital charges**, laparoscopic disposables and in-hospital post-operative physiotherapy.

**Internal medicine** means internal medicine, cardiology, clinical immunology, clinical pharmacology, endocrinology, gastroenterology, geriatric medicine, haematology, infectious diseases, medical oncology, nephrology, neurology, nuclear medicine, palliative medicine, respiratory medicine and rheumatology, as defined by the Medical Council of New Zealand (MCNZ).

**Lifetime** means the duration of a **policyholder** or **dependant's** relationship with **Southern Cross** whether or not continuous.

**List of Prostheses and Specialised Equipment** means the document published by **Southern Cross** from time to time which details the **prostheses**, specialised equipment and consumables, donor tissue preparation charges and associated levels of cover provided under this **policy**, the latest copy of which is available at [southerncross.co.nz/lopse](http://southerncross.co.nz/lopse) or by calling us.

**Long term care** means hospitalisation which is expected to last or lasts more than 90 days.

**Medical Practitioner** means a medical practitioner who has a current practising certificate, is practising in accordance with any restrictions placed on them by the Medical Council of New Zealand (MCNZ), is in private practice and whose scope of practise is relevant to the applicable **healthcare service**.

**Medsafe** means the New Zealand Medicines and Medical Devices Safety Authority, a division of the Ministry of Health, responsible for the regulation of therapeutic products in New Zealand.

**Membership Certificate** is the document we issue to the **policyholder** from time to time which details the key dates in respect of the **policy**, the people covered and the level of cover and plans applicable, the **policyholder's Southern Cross** membership number, any specific **exclusions** from cover for **pre-existing conditions** applicable to the people covered under the **policy** known to **Southern Cross** at the date of issue of the certificate, and any other information specific to the **policy**.

**Multiple procedures** means two or more surgical procedures performed simultaneously, sequentially or under the same anaesthetic.

**Nurse** means a Nurse who is registered with the Nursing Council of New Zealand (NCNZ), has a current practising certificate, is practising within their scope of practice and in accordance with any restrictions placed on them by the NCNZ.

**Operation** means all surgical procedures performed under one anaesthetic.

**Original date of joining** means the most recent date of joining **Southern Cross** for each person covered by the **policy** as shown on your **Membership Certificate**.

**Orthopaedics** means the medical specialty dealing with the musculoskeletal system (ie the skeleton, muscles, cartilage, tendons, ligaments, joints, and other connective tissue that supports and binds tissues and organs together).

**Palliative care and treatment** means any home nursing performed by a **Nurse**, healthcare equipment (excludes home alterations), private **hospital fees** for pain management or nursing care, **General Practitioner** visits (including home visits), nutritional support prescribed by a **General Practitioner**, **Specialist**, **Nurse** or Nutritionist, counselling consultations, physiotherapy treatment performed by a physiotherapist registered with the Physiotherapy Board of New Zealand, or pharmacy and pain management costs, which provide support and comfort when diagnosed with a progressive terminal illness. Excludes entertainment, leisure, travel expenses or any costs which are covered under another **policy** benefit.

**Pharmac** means the Pharmaceutical Management Agency, a Crown entity established by the New Zealand Public Health and Disability Act 2000 (or its successor).

**Pharmac approved** means any **drug** that is specifically identified by **Pharmac** on the **Pharmac Schedule** as being approved for subsidy by the Government for use in your particular treatment. In determining this, we may take into account any criteria, prescribing guidelines, rules, conditions and/or restrictions published by **Pharmac**.

**Pharmac Schedule** means the New Zealand Pharmaceutical Schedule managed by **Pharmac**, which lists prescription medicines and related products subsidised by the Government.

**Policy** means the contract between **Southern Cross** and the **policyholder**. The **policy** comprises the **Membership Certificate**, this policy document (including any document that is incorporated by reference e.g. **eligibility criteria**), the **List of Prostheses and Specialised Equipment**, the list of **unapproved healthcare services**, the list of **Affiliated Provider-only healthcare services**, the list of **policy variations**, and any changes made to the above from time to time (where relevant).

**Policy anniversary date** means the date specified in the **Membership Certificate**, and:

- (a) in relation to a **policy** which is not part of a work scheme or association scheme, each anniversary of the **policy start date**, and is the date from which your **policy** will be renewed for the following year; and
- (b) in relation to a **policy** which is part of a work scheme or association scheme, the anniversary of the commencement date of the scheme under which your **policy** is provided and the date from which your **policy** will be renewed for the following year.

**Policyholder** means the person in whose name the **policy** is issued and who is responsible for the payment of premiums and to whom claims relating to the **policyholder** and any **dependants** are paid.

**Policy limits** means in relation to any **eligible healthcare service** the maximum amount payable by **Southern Cross** per operation, per procedure, per item, per day, per **lifetime**, or as an **annual limit** as specified in the **Coverage Tables** or **List of Prostheses and Specialised Equipment**, or as specified in our contract with an **Affiliated Provider**.

**Policy start date** means the date your **policy** commences as shown on your **Membership Certificate**.

**Policy year** means in relation to the first year of the **policy** the period from the **policy start date** to the first **policy anniversary date** and thereafter means the period from one **policy anniversary date** to the next.

**Pre-existing condition** means any health condition, sign, symptom or event occurring or existing:

- (a) in relation to the **policyholder** and each **dependant** named in the Application Form, before the **policy start date**; and
- (b) in relation to any **dependant** added to the **policy** after the **policy start date**, before the date the relevant **dependant** was added to the **policy**; and
- (c) in relation to any upgrade after the **original date of joining**, before the date of upgrading; where the **policyholder** or the **dependant** was aware, or ought reasonably to have been aware, of the health condition, sign, symptom or event.

**Prophylactic healthcare services** means **healthcare service(s)** provided in the absence of any relevant sign or symptom suggesting the presence of an illness, disease or medical condition, that seek to reduce or prevent the risk of an illness, disease or medical condition developing in the future.

**Prostheses** means surgically implanted items, specialised equipment and consumables and donor tissue preparation charges as set out in the **List of Prostheses and Specialised Equipment**.

**Reasonable charges** are charges for an **eligible healthcare service** that we determine are reasonable. You'll be responsible for paying any amount exceeding the reasonable charges directly to the **health services provider**.

**Restricted specialty(ies)** means the medical specialties of **gynaecology, urology and orthopaedics**.

**Southern Cross** means Southern Cross Medical Care Society trading as Southern Cross Health Society, having its registered office at Level 1, Te Kupenga, 155 Fanshawe Street, Auckland 1010.

**Specialist** means a **Medical Practitioner** who is vocationally registered in one of the following scopes: anaesthesia, cardiothoracic surgery, clinical genetics, dermatology, diagnostic & interventional radiology, general surgery, intensive care medicine, **internal medicine**, musculoskeletal medicine, neurosurgery, obstetrics & **gynaecology**, occupational medicine, ophthalmology, oral & maxillofacial surgery, orthopaedic surgery, otolaryngology, paediatric surgery, paediatrics, pain medicine, palliative medicine, plastic & reconstructive surgery, psychiatry, radiation oncology, rehabilitation medicine, sexual health medicine, sport & exercise medicine, **urology**, vascular surgery or

- has provisional vocational registration with the MCNZ and is under the supervision of a **Medical Practitioner** vocationally registered in one of the above scopes, or
- holds a special purpose (locum tenens) scope of practice with the MCNZ and is under the supervision of a **Medical Practitioner** vocationally registered in one of the above scopes, or
- is a **Medical Practitioner** who has been admitted to the Fellowship of the Australasian Society of Breast Physicians.
- is an oral surgeon, oral medicine specialist or oral & maxillofacial surgeon registered with the Dental Council of New Zealand.

**Treatment injury** means a treatment injury as defined in the Accident Compensation Act 2001 (or its successor).

**Unapproved healthcare services** which are specific **drugs**, devices, techniques, tests and/or other **healthcare services** that have not been approved by **Southern Cross** prior to treatment. Please see the list of unapproved healthcare services at [southerncross.co.nz/unapprovedservices](https://southerncross.co.nz/unapprovedservices).

**Urology** means the medical specialty dealing with the male and female urinary tract system (ie kidneys, adrenal glands, ureters, urinary bladder and urethra) and the male reproductive organs (ie testes, epididymis, vas deferens, seminal vesicles, prostate and penis).

**Varicose vein procedures** means unilateral endovenous laser treatment, unilateral ultrasound guided sclerotherapy, unilateral varicose vein surgery, unilateral cyanoacrylate embolisation or unilateral radiofrequency (RF) endovenous ablation. Where a **policyholder** or **dependant** has multiple varicose vein procedures during a single **operation**, these are counted as separate procedures for the purposes of the per leg per **lifetime** limit.

**We/us/our** means **Southern Cross**.

**Work-related gradual process injury** means a personal injury caused by a work-related gradual process, disease, or infection as included in the definition of 'work-related personal injury' as defined in the Accident Compensation Act 2001 (or its successor).

**You/your** means the **policyholder** and any **dependant** named on the **Membership Certificate** (unless otherwise specified).

For member queries, please call  
**0800 800 181.**

