

# Obstetrics allowance

We don't cover costs related to pregnancy, childbirth, infertility, or assisted reproduction under any plan, except for what's included in the Obstetrics allowance. This allowance is available with the Wellbeing Two, UltraCare and UltraCare 400 plans. It covers obstetric care and services after one year of continuous cover, plus prescriptions or physiotherapy if those benefits are part of your policy.

**Please note: This is a high-level summary to help you understand the obstetrics allowance and the types of treatments that may be covered if your plan includes this benefit. It does not form part of your contract with Southern Cross Medical Care Society. Policy terms and conditions, including exclusions, apply.**

**For full policy details, please refer to the relevant policy documents available at [southerncross.co.nz/](https://southerncross.co.nz/) plans where you will also be able to view the other documents which form part of your policy which may change from time to time, such as Eligibility Criteria. You can contact us directly if you would like copies or need help understanding your cover.**

The following obstetric care and services are covered under the obstetrics allowance, when performed by a specialist who is vocationally registered in obstetrics and gynaecology or anaesthesia:

- Antenatal and post-natal consultations (i.e. During pregnancy, at the time of birth and after the birth)
- Delivery fee
- Caesarean (including elective)
- Tests ordered by a specialist's account - amniocentesis, maternal serum screening, triple x test, chorionic villus sampling (cvs)
- Private anaesthetist fee/s for vaginal delivery or caesarean
- Early pregnancy monitoring
- Charges by a private anaesthetist for administration of epidurals at a public hospital.

#### **Services performed by a Radiology clinic:**

- Standard pregnancy ultrasounds (also known as nuchal scans or nuchal translucency)
- CT pelvimetry
- Amniocentesis
- 2D and doppler pregnancy ultrasounds

#### **Accommodation in an approved facility**

- Cover for accommodation in an approved facility is only available for the person directly receiving obstetric care
- Any private hospital facility is recognised as an approved facility.

#### **Healthcare services not covered under this allowance include, but are not limited to:**

- Midwives' fees
- Pregnancy-related consultations not performed by a specialist registered in obstetrics and gynaecology or anaesthesia
- 3D or 4D ultrasounds
- DVD/CD recording
- Ambulance fees (some plans have a separate ambulance allowance)
- Laboratory fees (some plans have a separate benefit for laboratory tests)
- Fertility treatment or consultations related to fertility
- Termination of pregnancy
- Fees for antenatal classes
- RU485 pills.

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

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