

Your policy update

Effective from 22 October 2024

Here are the key changes to your HealthEssentials policy that took effect on 22 October 2024. Please read them carefully so you understand the changes that are being made to your policy.

This information is to help you understand the changes to your plan. Your health insurance policy is made up of a number of documents, including your membership certificate and the policy document. Together all these documents, outline your cover.

Changes to your plan

Introduction of cover for prescriptions and physiotherapy related to pregnancy and childbirth.

The Primary care benefit will provide cover for prescriptions and the Self care benefit will provide cover for physiotherapy up to the annual limits.

[View changes to general policy terms and conditions](#)



A new list of [policy variations](#) is being introduced and will form part of your policy.

This list sets out variations to policy terms and conditions that may apply from time to time. These variations include the way we treat some exclusions (as listed in the policy document) 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](#).

The list of documents that form part of your health insurance policy is being updated.

Your application form and the list of policy variations will be included in the list of documents that form part of your policy.

The financial strength rating summary is being updated – no changes to Southern Cross Health Society's financial strength rating.

To reflect the updates made by our rating agency, we're removing the 'R' (Regulatory Action) and 'NR' (Not Rated) ratings from the financial strength rating summary and updating the web address to spglobal.com/ratings/en/about/intro-to-credit-ratings.

References to Te Aka Whai Ora (Māori Health Authority) are being removed.

References to Te Aka Whai Ora are being removed due to its disestablishment by the Government.

References to the Southern Cross Medical library are being removed.

The Medical library on our website is no longer available so any references to it in the policy document are being removed.

The reference to the registration body for acupuncturists in New Zealand is being updated.

The reference to Acupuncture New Zealand and the NZ Acupuncture Standard Authority as qualified registration bodies for acupuncturist registrations is being replaced with the Chinese Medicine Council of New Zealand (CMCNZ).

Unclaimed monies.

We're extending the length of time we will hold unclaimed monies for you from 2 years to 4 years.

[View changes to policy document for clarification purposes](#)



The policy exclusions section is being revised to make it clearer.

This includes adding examples to help understanding, removing words where they do not change the meaning, updating terminology and combining some exclusions under the same heading where appropriate.

Exclusion for administrative charges.

Administrative charges are not covered by your policy. A specific exclusion will be added to clarify this.

Clarification on membership certificate and policy document information.

We're including wording to clarify that if information on your membership certificate contradicts what's stated in your policy document, the information on your membership certificate takes precedence over the policy document.

Clarification of coverage for consultations and treatments under Primary care benefit.

The word 'treatment' is being added to general practitioner and nurse services under the Primary care benefit to clarify that both consultations and treatments will be covered under this benefit.

Impact of changes to payment method or frequency on the policy anniversary date.

Changing the payment method or payment frequency may, but will not always, change your policy anniversary date. We advise you to check the policy anniversary date on your new membership certificate if you make any changes.

Termination of Southern Cross membership.

A policyholder's death is one of the reasons their membership may be terminated. When a policyholder's membership is terminated, the policy will terminate, and the membership of any dependants will also end.

Cover for work-related gradual process injuries.

References to work-related gradual process injuries will be included in the Accident and treatment injury top-up benefit.

Your responsibilities when claiming for an accident or treatment injury.

The existing requirement to do everything you reasonably can to obtain ACC approval for payment of the cost of any healthcare services which may be covered by ACC, includes signing all necessary documents.
