Southern Cross Health Insurance





Cancer Assist

A one-off payment when you need it most

Cancer Assist provides extra financial support, over and above your health insurance should you be diagnosed with a qualifying cancer.

What is Cancer Assist?

Cancer Assist is an affordable add-on to your health insurance for additional peace of mind.

It provides you with a cash payment if you're diagnosed with a qualifying cancer. Designed to give you more choice during a tough time, you can spend it however you like. Use the payment for things like additional non-Pharmac approved drugs, mortgage payments, travel or simply taking care of life and family.

Cover options up to $300,000

You can choose your level of cover from: $20,000, $50,000, $100,000, $200,000 or $300,000.

If you have a confirmed cancer diagnosis, you will receive the Cancer Assist maximum you have chosen as a tax-free one-off payment to spend on what's important to you.

Cover your family for total peace of mind

Cancer Assist is designed for the whole family, and it's easy to add your children right from birth. You'll pay child rates until they're 21, and only pay for two kids - the rest are free!

Cancer Assist could be used for:

- **Additional treatments** – paying for additional or alternative treatments that may not be covered by the public system or health insurance. These could include new treatment options or non-Pharmac approved drugs.
- **Taking time off** – taking the pressure off needing to work, or reducing your work hours while you're being treated for cancer.
- **Cover family's income** – providing financial support so a partner or family member can take time off from work to be with a child diagnosed with a qualifying cancer.
- **Staying on top of bills** – helping with household expenses like mortgage payments or rent and credit card payments.
- **Treatment travel costs** – covering flight or petrol costs if you need to travel for treatment.
- **Childcare and home help** – making sure the kids are well cared for while you are having treatment, or arranging extra help around the home.
- **Overseas travel and fulfilling your dreams** – taking a holiday to relax or visiting loved ones overseas.

Get Cancer Assist today

Get a quick quote at **southerncross.co.nz/cancerassist** or call **0800 438 268**

Why get Cancer Assist with Southern Cross?

FEATURES	BENEFITS FOR YOU
Choose your level of cover from $20,000 to $300,000	You can select the level of cover that suits you. The higher levels of cover available can contribute significantly to covering the cost of non-Pharmac approved drugs.
Child rates until 21 years	Peace of mind that children can be covered and at child rates.
Free child discount	Support for larger families – only pay for two children, the rest are free.
Cover for over 65 year olds	Members can continue to have a level of cover beyond 65 years. The sum insured reduces to $20,000 after age 65.
Tax-free payment	You get the entire amount you are insured for – no income tax payments.
No surprises about your exclusions	You'll know exactly what you are covered for as it will be clearly stated on your membership certificate at the time of joining.

Who can get Cancer Assist?

Cancer Assist is designed for the whole family so kids can also get cover right from birth. It can be added to any Southern Cross health insurance plan except HealthEssentials. A 3 month stand-down period will apply from the start date of any Cancer Assist policy.

What types of cancers would be covered under Cancer Assist?

The list of cancers covered are detailed clearly in the policy document. Exclusions apply. You may not get cover for certain types of cancer if you have a pre-existing condition, a family history of certain types of cancer or have a genetic predisposition for cancer.

You receive a 14 day no–obligation trial so you can take your time to read through your policy document and decide if Cancer Assist is right for you. If you wish to cancel within 14 days you'll get a 100% refund of any premiums paid.

Good to know

- All members on the same Cancer Assist policy will have the same payment maximum. The exception to this is on the policy anniversary date following an individual's 65th birthday, their payment maximum will be reduced to $20,000.
- Children can be added to the Cancer Assist policy at any time up to the age of 21 years.
- Children cannot be included on a Cancer Assist policy without an adult (unless in exceptional circumstances).
- A 14-day survival period applies and claims will be paid based on the date of the diagnosis.
- Members can only be named on one Cancer Assist membership certificate at any time and can only claim once per lifetime on that policy. After claiming on a Cancer Assist policy, a member can take out a new policy and will need to complete a new application and be underwritten.