

# UltraCare and UltraCare 400

Benefit summary



**UltraCare** base provides cover for cancer treatment, surgical treatment, specialist consultations, diagnostic imaging, tests, day-to-day treatment and more.

#### **TAILORING YOUR COVER**

**UltraCare 400** provides the same cover as **UltraCare** base, with extra cover for prescription glasses, contact lenses and dental services.

# UltraCare and UltraCare 400 summary

This is only a high-level summary of some of the benefits available under the **UltraCare** and the **UltraCare 400** plans. It does not form part of your contract with Southern Cross Medical Care Society. It is intended to help you understand what is covered and how your policy works.

For full policy details, including specific benefit limits and exclusions, please refer to the full policy document available on our website [southerncross.co.nz/ultracare](https://southerncross.co.nz/ultracare) where you can also view the other documents that form part of the **UltraCare** and **UltraCare 400** policy which may change from time to time, including the eligibility criteria, the list of unapproved healthcare services, the list of prostheses and specialised equipment and the list of policy variations. You can also contact us directly to request copies.

BENEFITS	UltraCare
We'll cover either the actual charges or the reasonable charges incurred for an eligible healthcare service. We'll cover these charges up to the policy limits, as outlined in each benefit in the <b>UltraCare policy document</b> .	
<b>CANCER TREATMENT</b>	
Chemotherapy for cancer (Base)	\$60,000 each claims year for costs associated with chemotherapy treatment. Benefit maximum includes \$10,000 each claims year for chemotherapy drugs which are not Pharmac approved but are Medsafe-indicated for treatment of the cancer you've been diagnosed with.
<b>Cancer Cover Plus - Optional chemotherapy for cancer upgrades*</b>	
You can choose to upgrade from the Chemotherapy for cancer (base) benefit above to one of the Cancer Cover Plus options, Chemotherapy 100 or Chemotherapy 300. This gives you a higher level of cover for costs associated with chemotherapy treatment, including for chemotherapy drugs that are not Pharmac approved but are Medsafe-indicated for treatment of the cancer you have been diagnosed with.	
Chemotherapy 100	\$100,000 each claims year for costs associated with chemotherapy treatment. No limit on the amount of the claims year maximum which can be used for chemotherapy drugs that are not Pharmac approved but are Medsafe-indicated for treatment of the cancer you have been diagnosed with.
Chemotherapy 300	\$300,000 each claims year for costs associated with chemotherapy treatment. No limit on the amount of the claims year maximum which can be used for chemotherapy drugs that are not Pharmac approved but are Medsafe-indicated for treatment of the cancer you have been diagnosed with.
Radiotherapy	Reasonable charges incurred (no maximum)
<b>SURGICAL TREATMENT</b>	
Surgical procedures	Reasonable charges incurred (no maximum)
Skin lesion removal and Mohs closure under general anaesthetic or IV sedation	Covered under the 'Surgical procedures' benefit ('surgical procedures' benefit maximums applies').
Skin lesion services	\$10,000 each claims year \$1,000 of the claims year limit for skin lesion services when performed by a GP who is not an Affiliated Provider. \$200 of the claims year limit for cryotherapy of skin lesions. Includes all consultations related to skin lesions.
GP minor surgery	\$1,000 each claims year. Excludes consultations and skin lesion services.
<b>SURGICAL ALLOWANCES</b>	
Breast symmetry allowance	\$10,000 during a lifetime
Overseas treatment allowance	\$30,000 each claims year

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## RECOVERY AND SUPPORT

Ambulance allowance	\$180 each claims year
Travel and accommodation allowance	\$500 each claims year
Post-operative home nursing	\$175 each day, up to \$2,800 each claims year following related eligible surgical treatment, chemotherapy or radiotherapy.
Post-operative speech and language therapy	\$80 each visit, up to \$400 each claims year following related eligible surgical treatment, chemotherapy or radiotherapy.
Post-operative physiotherapy	\$60 each visit, to \$300 each claims year within 6 months of related eligible surgical treatment, chemotherapy or radiotherapy.
Accident and treatment injury top-up	For healthcare services related to an accident, treatment injury or work-related gradual process injury where ACC have not provided cover for the full amount charged, you can make a claim for the shortfall under the relevant benefit if that healthcare service is covered under your policy. The policy limits, terms and conditions of that benefit will apply. We will cover the remaining cost of the eligible healthcare service, after the ACC contribution has been deducted, up to the policy limits of the relevant benefit.

## IMAGING AND TESTS

Diagnostic imaging	\$100,000 each claims year
Cardiac tests	\$5,000 each claims year
Diagnostic tests	\$3,000 each claims year

## CONSULTATIONS

Specialist consultations	\$10,000 each claims year
Mental health consultations	\$1,500 each claims year
Dietitian consultations	\$125 each consultation, up to \$625 each claims year

## NON-SURGICAL TREATMENT

IV infusions (non-cancer)	\$1,000 each claims year. For IV infusions of drugs that are Medsafe-indicated for treatment of the condition you have been diagnosed with. Excludes the cost of non-Pharmac approved drugs.
Psychiatric hospitalisation	\$3,500 each claims year
Allergy services	\$1,000 each claims year

## DAY-TO-DAY TREATMENT

General Practitioner services	\$100 each visit
Annual health check	\$100 each claims year
Flu vaccination	Cost of one flu vaccination each claims year
Nurse services	\$30 each visit
Prescriptions	\$600 each claims year. Excludes cover for drugs that are not Pharmac approved.
Laboratory tests	\$70 each claims year
Physiotherapy	\$60 each visit, up to \$300 each claims year
Chiropractic services	\$60 each visit, up to \$300 each claims year
Osteopathy	\$60 each visit, up to \$300 each claims year
Audiology services	\$200 each claims year

## DAY-TO-DAY TREATMENT - CONTINUED

Hearing tests	\$210 each claims year
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Dietitian or Nutritionist	\$440 each claims year
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Podiatry services	\$400 each claims year
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## VISION CARE

Orthoptist treatment	\$200 each claims year
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Optometry consultations	\$70 each visit, up to \$350 each claims year
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Prescription glasses, prescription sunglasses and prescription contact lenses	UltraCare Base: No cover UltraCare 400: \$500 each claims year
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## DENTAL TREATMENT

Dental services	UltraCare Base: No cover UltraCare 400: \$750 each claims year
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## AFTER 1 YEAR OF CONTINUOUS COVER

Obstetrics allowance	\$1,000 each claims year
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Sterilisation (e.g. Vasectomy)	Covered under the 'Surgical procedures' benefit ('Surgical procedures' benefit maximum applies).
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## AFTER 3 YEARS OF CONTINUOUS COVER

Complete extraction or partial removal of unerupted or impacted teeth	Covered under the 'Tooth extraction' benefit under the 'Surgical procedures' benefit ('Surgical procedures' benefit maximum applies).
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Varicose vein procedures and related duplex mapping	Covered under the 'Surgical procedures' benefit ('Surgical procedures' benefit maximum applies). Multiple procedures during a single operation count as separate procedures under the lifetime limit for each leg.
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Gastric banding/bypass allowance	\$7,500 during a lifetime
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Breast reduction allowance	\$15,000 during a lifetime
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Prophylactic treatment allowance	\$50,000 during a lifetime
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Palliative care and treatment allowance	\$2,400 each claims year
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\*Cancer Cover Plus upgrades are fully underwritten, regardless of any pre-existing condition concessions. Eligibility criteria apply. Only available to purchase where all members on a policy are under 60 years old. Excludes cover for specific cancers which the person covered has a family history of (see **UltraCare** policy document for more information).

## Interested in joining?

Call **0800 100 777**, or if your employer has a work scheme call **0800 438 268**

For a free quote, or to apply, visit [join.southerncross.co.nz/quote](https://join.southerncross.co.nz/quote)

## Already a member?

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