Eligibility criteria for bilateral breast reduction allowance

Southern Cross will only reimburse the allowance for a bilateral breast reduction under a member’s policy on acceptance of a medical report supplied by the operating surgeon that demonstrates criteria 1, 2, 3, 4 and 5 below are met for that member.

1. At least two of the following symptoms have been present for a minimum of 12 months:
   - pain in the upper back, neck or shoulders
   - headaches (secondary to neck or back pain)
   - pain / discomfort / ulceration from bra straps cutting into shoulders (not just imprints of straps)
   - associated skin disorders unresponsive to conservative medical treatment.

2. Medical examination confirms macromastia.

3. Bra cup size is over DD.

4. The amount of breast tissue to be removed is estimated to be at least 350 grams per breast.

5. If the patient is over 30 years, there were no suspicious lesions found on a mammogram completed within 12 months of the date of surgery.

The allowance for a bilateral breast reduction will not be reimbursed in the following circumstance:
   - for breast reduction via tumescent liposuction.

Notes
- The allowance is a one-off payment.
- There is no further benefit or allowance payable for any subsequent treatment that may be required either for complications relating to the breast reduction surgery or dissatisfaction with the results.