



Southern Cross
Health Society

Helping you look after your health

All about joining your employer's
Southern Cross Health Society work scheme

- + Tomatoes are widely recognised as a 'super-food'. They are packed with potassium, which is vital for efficient muscle function.



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Health insurance gives you more choice

New Zealand Defence Force values your health and wellbeing by providing you with affordable access to health insurance from Southern Cross.

Having health insurance gives you the peace of mind that you can get the treatment you need, when you need it.

If you are diagnosed with a non-acute* medical condition, you could have a long, uncomfortable wait for treatment from the public health system. For private treatment you can expect to pay thousands of dollars for some common operations. Without health insurance, these can be hard to afford.

With health insurance you'll have:

- faster access to treatment by avoiding public hospital waiting lists
- less financial stress by reducing your costs of private treatment and time off work
- more choice of when you receive treatment for qualifying conditions.

And a quicker return to health so you can get on with enjoying life.

Why you and your family should join Southern Cross

We look after the health insurance needs of over 800,000 members and pay more claims than any other health insurer in New Zealand.

Through the New Zealand Defence Force work scheme you will benefit from:

- reduced premiums for you and your immediate family on selected plans**
- only paying for the first two children (under 21 years) on your policy*** – the rest are free
- easy payment methods.

We offer a range of health insurance plans – from surgical only plans to comprehensive plans that offer a wide range of healthcare services. The aim is always to find a happy balance between cost and cover, so that health insurance is both useful and cost effective.

Financial strength rating

Southern Cross Medical Care Society (trading as Southern Cross Health Society) has an A+ (Strong) financial strength rating given by Standard & Poor's (Australia) Pty Limited.

The rating scale is:

AAA (Extremely Strong)	AA (Very Strong)	A (Strong)
BBB (Good)	BB (Marginal)	B (Weak)
CCC (Very Weak)	CC (Extremely Weak)	SD or D (Selective Default or Default)
R (Regulatory Action)	NR (Not Rated)	

Ratings from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

Full details of the rating scale are available at www.standardandpoors.com. Standard & Poor's is an approved rating agency under the Insurance (Prudential Supervision) Act 2010.

* Non-urgent.

** Conditions may apply

*** Conditions apply. A child can only be insured as a dependant on his/her parent's policy.

Which plan best suits you?

We offer widest range of health insurance plans in New Zealand, so that you can find the cover that fits your life and your budget.

Value cover (shared cost plans to help keep premiums low)

<p>"I like the security that health insurance gives me and my family, but it needs to be affordable."</p>	<p>KiwiCare: Sharing the costs of diagnostic tests, specialist consults and surgical treatment.</p>
<p>"I'd like cover for basic medical costs (like doctor's visits) as well as medical and surgical treatment, but it needs to be affordable."</p>	<p>RegularCare: Sharing the costs of basic medical costs (like doctor's visits), plus a range of diagnostic tests, specialist consults, plus surgical and medical treatment.</p>

<p>"I'm generally fit and healthy and happy to pay for basic medical costs (like doctor's visits), but I want cover for the unexpected and any costly medical needs."</p> <p>"I may also want cover for day-to-day care* and preventative healthcare."</p>	<p>Wellbeing One: An affordable safety net for surgical and medical treatment.</p> <p>Wellbeing Two: A plan that covers specialist consults, diagnostic tests, as well as surgical and medical treatment.</p> <p>Plus your choice of modules: Day-to-day care*, preventative, optical/dental.</p>
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Comprehensive cover

<p>"I want cover for almost everything."</p>	<p>UltraCare: A comprehensive plan offering cover for a wide range of healthcare treatment, from basic medical costs (like doctor's visits) through to the big surgical and medical expenses.</p>
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Day-to-day care includes an annual health check, flu vaccination, GP and physiotherapy consultations, and prescriptions. This summary has been designed to provide you with a general overview of the types of cover available, not all benefits are equivalent. For full details on the benefits, policy limits for each plan and any exclusions, excess or other conditions that may apply please refer to the relevant policy document. Download a copy from www.southerncross.co.nz/plans. Effective from 1 August 2014

Talk it through with us

Call 0800 GET COVER (438 268) to speak to your Southern Cross consultant or apply online at www.southerncross.co.nz/society/quote. Alternatively you can discuss your options when Your consultant visits your workplace.

Your consultant can help you choose the best plan for you, give you a personalised quote, answer any questions you might have and help you with filling out the application form.

If you are an existing member and would like to transfer to the Company name work scheme, call Southern Cross Member Services on 0800 800 181. Member Services can also help you with information on different plans, changing your details and other general enquiries.

Visit our website, www.southerncross.co.nz/society, for further information on Southern Cross and our plans.

Make the most of your membership

Already a member? Ensure you are getting the most out of your membership by making use of the following.

Care for your whole family

You only pay for the first two children (under 21 years) on your policy* - the rest are free!

Online management

'My Southern Cross' is a secure, online service for members where you can manage your policy whenever and wherever it suits you. You can claim online and track its progress, apply for prior approval, receive policy information online and view and update your membership details.

Prior approval

Prior approval confirms whether your procedure is eligible for cover and the conditions that apply. You provide us with all the estimated charges from the health services provider and we then advise your level of cover.

You must contact us at least five working days before your procedure if the full cost is likely to be over \$1,000 or if you need to be hospitalised - including day stay or in-patient surgery regardless of the cost.

Apply for prior approval online through My Southern Cross or call 0800 800 181 to speak to our team.

Online claiming

Online claiming is easy and has a faster turnaround time than post - usually within five working days.

To claim online all you need to do is provide clear, scanned copies or photos of your invoices or receipts.

Once you have these ready, simply log in to your My Southern Cross account and submit your claim online.

If you need help completing your form please call 0800 800 181.

Easier claiming

Southern Cross Health Society Easy-claim is a convenient way to claim at the time of purchase without completing a claim form. You can present your Member card when you are purchasing eligible healthcare products and services at registered providers (pharmacies, dentists, optometrists, physiotherapists and audiologists). If your plan covers the product or service and it qualifies, we'll take care of the rest.

Low claims reward

If you're a low claimer, you may be able to get a discount on your premiums.**

Affiliated Provider programme

An Affiliated Provider is a doctor, specialist or medical facility that is contracted to provide Southern Cross members with certain healthcare services at agreed prices. When you visit an Affiliated Provider for a contracted service, they'll organise prior approval and claim on your behalf.***

Agreed prices mean you know up-front how much your contribution will be (if any).

Member discounts

All Southern Cross members can save money on everyday health products and services at OPSM and Lumino. They also qualify for discounted TravelCare from Southern Cross Travel Insurance and pet insurance from Southern Cross Pet Insurance.

Visit southerncross.co.nz/memberdiscounts to view all offers from Southern Cross partners.



*Conditions apply. A child can only be insured as a dependant on his/her parent's policy.

**Conditions apply - visit www.southerncross.co.nz/society/for-members/faqs/low-claims-reward for more information.

***Not all services provided by Affiliated Providers are contracted services. For non-contracted services, members will need to pay for the service and claim in the normal way.

Frequently asked questions

Here are the answers to some of our most frequently asked questions:

Q: I am already a member, what is the advantage of joining the New Zealand Defence Force scheme?

A: New Zealand Defence Force has negotiated with Southern Cross special benefits for their staff.

To find out what special benefits are available through the New Zealand Defence Force scheme, go to the 'Why should you and your family join Southern Cross' section.

Q: How much does it cost to join?

A: The cost of taking up health insurance is based on your age, the selected plan type, the negotiated premium rate and contribution specific to the New Zealand Defence Force scheme. Regardless of age, income, number of dependants or particular health needs, we are sure to have a plan that is right for you and your family.

To receive a personalised quote on joining the New Zealand Defence Force scheme contact your Southern Cross sales consultant. Refer to the 'Talk it through with us' section for their contact details.

Q: How do I join?

A: Apply online at www.southerncross.co.nz/society/quote or contact Southern Cross directly by phone or email. Refer to the 'Talk it through with us' section for details.

Q: How do I transfer my policy into the New Zealand Defence Force scheme?

A: This is easy to do, just call Member Services on 0800 800 181 for more information.

Q: Can I keep my health insurance when I leave New Zealand Defence Force?

A: Yes, this is your own personal plan for you to take with you wherever you are in New Zealand. If you are changing employer it may be possible to transfer your policy. You may however, lose some concessions and/or loyalty benefits available through the New Zealand Defence Force scheme. Call Member Services on 0800 800 181 for more information.

Q: I have moved, do I need to let you know?

A: Yes! We like to keep all of our members updated with changes at Southern Cross and we also need to know where to send your claims refunds. Please call Member Services on 0800 800 181 whenever your contact details change. Alternatively, you can go to the Southern Cross website, www.southerncross.co.nz/society, and change your details online via the email form.

Q: How do I add an immediate family member to my policy?

A: Providing you are all going to be on the same plan, you can add your partner and children onto your policy. They may be entitled to the New Zealand Defence Force scheme rate. Refer to the 'Talk it through with us' section for more details.

Q: Does my health insurance cover me whilst I am overseas?

A: No. Your premium doesn't reflect the cost of medical treatment overseas. However, our members get a discount when they take out a TravelCare policy from Southern Cross Travel Insurance. The discount amount varies depending on the choice of travel policy. To apply online, visit www.scti.co.nz/travel-insurance.

Q: Do you have a website?

A: Yes we do, www.southerncross.co.nz/society

Information you need to know

14-day free-look period

If you are joining Southern Cross for the first time and are not satisfied with the policy during the first 14 days after the policy start date, you can cancel the policy. We will provide a full refund of all premiums paid, provided you haven't made a claim under the policy during the 14-day period.

Eligible healthcare services

In order to be eligible for the healthcare services must be:

- listed in the Coverage Tables and comply with any applicable terms and conditions (including any eligibility criteria we may specify from time to time)
- medically necessary
- performed by a Medical Practitioner in private practice or by another healthcare service provider with registration applicable to the healthcare service
- a healthcare service for which costs are actually incurred or to be incurred, and
- not otherwise excluded under the terms of your policy.

Policy limits

All Southern Cross policies contain policy limits. These limits vary according to the policy you're on and are set at a level which reflects the premium charged for that policy. Southern Cross will pay all reasonable charges necessary for medical procedures up to the policy limit subject to the terms of the policy. See the explanation of reasonable charges below.

The policy limits may not always provide for a total refund of the costs of a healthcare service (or a particular percentage of costs). Some policy limits are fixed total dollar allowances which will be less than the actual costs of the healthcare service. Once the policy limit or allowance has been reached, you will be responsible for paying the balance of the charges yourself.

Exclusions

All Southern Cross policies contain general exclusions. There is no cover under any Southern Cross policies for costs incurred in relation to, or as a consequence of, any of the general exclusions.

These general exclusions include acute care, health screening, termination of pregnancy, cosmetic treatment or cosmetic surgery. For a complete list of these exclusions please refer to the relevant policy document or talk to your Southern Cross consultant.

Accidents

As a general rule, Southern Cross doesn't provide cover for accident or treatment injury expenses. You must obtain ACC approval for payment when you require a healthcare service related to an accident or treatment injury. Where ACC does not cover the full cost,

there may be some cover under your policy. Please refer to the relevant policy document.

Acute care

Acute care is care provided in response to a sign, symptom, condition or disease that warrants immediate or same day hospital admission for treatment. Southern Cross does not reimburse charges for acute care. You should go directly to your nearest accident and emergency unit of a public hospital if you need acute care.

Pre-existing conditions

Health insurance is primarily meant to provide cover for the treatment of health conditions, signs or symptoms that arise after the policy has been taken out. As such pre-existing conditions are excluded under Southern Cross policies.

Pre-existing conditions are health conditions, signs, symptoms or events occurring or existing:

- before the start date of your policy, or
- before the date of upgrading your policy which you were aware of, or ought reasonably to have been aware of.

If we have asked you to complete a full medical declaration you must disclose all pre-existing conditions in that form.

Work scheme

– pre-existing condition concession

If you are joining Southern Cross via a work scheme you may be eligible for cover for qualifying pre-existing health conditions. Please note the following:

- the general exclusions in the policy document will still apply
- if you choose not to add immediate family members at the first opportunity, they will not be eligible for this concession later
- if you upgrade your plan at some future date, cover for your pre-existing conditions will be limited to the level of the lower plan and
- if you leave the work scheme you may not retain cover for your qualifying pre-existing conditions or conditions developed during your membership. Please be sure to read any 'policy amendment' pages included in your welcome pack.

Premiums

Although premiums are set for each year as members age, there is a larger increase in premiums when members turn 65 years old. This is because currently we have one rate for all members 65 and over. Please note we cannot guarantee there will always be one rate for members who are 65 and over and our premium structures may change in the future.

Policy anniversary date

The policy anniversary date is the date that your policy renews each year and will be stated on your membership certificate.

If your health insurance is through a work scheme or association scheme, your policy will renew each year on the anniversary date of your scheme. This could mean your first anniversary date may take place less than 12 months after your policy start date. After this first anniversary it will fall every 12 months, unless changes are made to the scheme or you leave the scheme.

Claims year

Your claims year is the same for all members on the policy. It is based on the date when the policyholder started the current policy (as specified on the current membership certificate). Claims fall into this period based on the date of treatment, not the date of claim or receipt.

Prior approval

You must contact Southern Cross for prior approval if:

- the cost of your healthcare service is likely to be over \$1,000, or
- the healthcare service involves any hospitalisation including day stay or in-patient surgery, regardless of the cost unless you are using an Affiliated Provider for an eligible procedure (in which case the Affiliated Provider will apply for prior approval on your behalf).

Prior approval will confirm whether the healthcare service is eligible for cover and advise you of the policy limits that apply. You will be advised if any shortfall applies and it can simplify the claim process.

Affiliated Providers

One of the ways we try to manage healthcare costs and premium increases for members is through our Affiliated Provider programme. Affiliated Providers include surgeons, specialists and facilities who are contracted to provide Southern Cross members with certain procedures at agreed prices.

Using an Affiliated Provider is easier for Southern Cross members, because when you use an Affiliated Provider for a contracted service:

- the Affiliated Provider will organise prior approval on your behalf
- you don't have to pay for the service and then wait to be reimbursed, as we pay the provider directly (if you are on a shared cost plan, you may need to make a co-payment)
- you don't need to send in a claim form - the Affiliated Provider will manage the claims process directly with Southern Cross.