



NZDF CIVILIANS

SOUTHERN CROSS HEALTH INSURANCE SCHEME

The New Zealand Defence Force values the health of you and your family, that's why we provide access to a discounted Southern Cross health insurance scheme.

Cover for you and your immediate family

You can add your family to your policy. Having health insurance for your family can help with healthcare costs and faster access to private medical treatment when required.

This means:

- Faster access to treatment by avoiding lengthy public hospital waiting lists.
- Less financial stress by reducing your costs of private treatment and time off work.
- A quicker return to health, so you can get on with enjoying life.
- You will only pay for the first two children (under 21 years) on your policy* – the rest are free!

Benefits for you

- Discounted premiums. The NZDF has negotiated cheaper premiums for defence force personnel and their family. Currently the discount is (from July 2025) 12% while you are with NZDF.
- If you leave NZDF you can move to an ex NZDF member scheme and continue to receive a discount.

Why have medical insurance

- Faster access to treatment by avoiding public hospital waiting lists.
- Less financial stress by reducing your costs of private treatment and time off work.
- **Reduced premiums.** The NZDF has negotiated reduced premium rates for Defence Force personnel and their families.

- **Special member discounts and offers.** Get more from your membership with discounts from Southern Cross, Southern Cross Pet Insurance. Plus get regular offers on everyday health products and services like dental and optometry.
- **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 a family member visits an Affiliated Provider for a contracted service, they'll organise prior approval and claim on their behalf.

Why Southern Cross

- Southern Cross is the largest health insurer in New Zealand.
- Southern Cross pays more claims than any other health insurer**.
- Southern Cross provides a range of free services:
 - Telehealth free online GP consultations
 - Free annual check up
 - 3 online mental health sessions through Raise
- Southern Cross has a range of discounts through various providers such as:
 - Specsavers, OPSM, Les Mills, Lumino Dentists and many others

Find the right cover for you and your family

For help to understand which Southern Cross plan might best suit your needs, please call 0800 GET COVER (0800 438 268).

For a full list of plans and terms and conditions please visit www.southerncross.co.nz/society.

Already a member?

If you're an existing Southern Cross member you can transfer your policy to the NZDF scheme and obtain the discount, please contact Southern Cross on 0800 800 181 to find out how you can take advantage of this opportunity.

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

** Southern Cross paid 73% of all health insurance claims paid in NZ.

Based on data provided by the Financial Services Council.

Reader's Digest Most Trusted Brands for Health Insurance, 2017 - 2021.