



New Zealand Defence Force

Regular Force health insurance scheme

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

Cover for you

As a member of the New Zealand Defence Force, you can take out a special low cost 'non-claiming' policy from Southern Cross.

This means you get all the loyalty benefits that come with being a Southern Cross member, but at a lower cost because you're not claiming for treatment while you're with the NZDF.

You'll still get to make the most of other Southern Cross member benefits, including offers on everyday products and services, like dental and optometry.

You can change your non-claiming policy to a claiming policy at any time*

Payment of premiums for any non-claiming policy must continue during periods of secondment overseas, with the exception of a secondment to Australia where you are being paid by the Australian government.

Cover for your whānau

What would happen if someone in your whānau got sick or needed an operation? You can add your whānau to your policy and they can claim for treatment straight away even if you're on a non-claiming policy.

Having health insurance can help with healthcare costs and faster access to medical treatment when needed.

- The NZDF has negotiated cheaper premiums for defence force personnel and their whānau.
- With Southern Cross, you'll only pay for the first two children (under 21 years) on your policy** – the rest are free!

Why Southern Cross?

Southern Cross is with you when you need it most.

- 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 to when you receive treatment for qualifying conditions.



More Kiwis choose Southern Cross, here's why:

- Southern Cross is not-for-profit, so your health comes first.
- Southern Cross pays more claims than any other NZ health insurer.***
- Southern Cross is New Zealand's most trusted health insurer.****

Find out more at southerncross.co.nz

Find the right cover for you and your whānau

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

To join visit the MIBP Gateway www.aonwell.com
Password: **MIBP**

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

Already a member?

If you're an existing member, please contact Southern Cross on **0800 800 181** to find out how you can take advantage of this opportunity.

*Once a policy has been changed from a 'non-claiming' to a claiming policy, you cannot change it back to a 'non-claiming' policy.

**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.