

Which plan is right for your family?

	RegularCare	SuperCare	UltraCare	UltraCare100	Wellbeing One	Wellbeing Two
Surgical treatment	✓	✓	✓	✓	✓	✓
Consultations, imaging and diagnostics	✓	✓	✓	✓	6 months before or after related eligible surgery	✓
Day-to-day treatments eg. GP and prescriptions	✓	✓	✓	✓		Optional
Physiotherapy (day-to-day)	✓	✓	✓	✓		Optional
Optometrist		✓	✓	✓		Optional
Glasses and contact lenses						Optional
Dental		✓		✓		Optional
Excess applies	Optional				Optional	Optional

Please note: Policy limits apply to all plan types except UltraCare and UltraCare 100. Not all benefits are equivalent.

For full details of all plans available visit www.southerncross.co.nz/society or contact your Southern Cross representative on **0800 GET COVER (438 268)**.



To join, call **0800 GET COVER** (0800 438 268) or visit the MIBP Gateway www.aonwell.com
Password: MIBP

Already an existing member?
If you are an existing member please contact us on **0800 800 181** to find out how you can take advantage of this opportunity.



REGULAR FORCE

NEW ZEALAND DEFENCE FORCE HEALTH INSURANCE SCHEME



A unique health insurance scheme that looks after your family and your future

The New Zealand Defence Force values you and your family's health, which is why we provide access to an exclusive Southern Cross health insurance scheme. We hope you'll take time to read this leaflet and consider the benefits of cover.

A unique health insurance scheme for members of the NZDF

As a member of the New Zealand Defence Force, nearly all aspects of your medical care are taken care of. It's a great benefit that comes with the job. So, you might be thinking, why would I want Southern Cross health insurance?

Why health insurance is great for you and your family

You can get affordable cover for your family ensuring easy access to private medical treatment when required.

This means:

- peace of mind for you if you're posted away from home
- your family has faster access to treatment by avoiding public hospital waiting lists
- less financial stress by reducing your costs of private treatment and time off work for you/your partner
- a quicker return to health, so family members can get on with enjoying life.

You can be included too, if you want extra cover for yourself.

- You can have a special low cost 'non-claiming' policy for yourself. While you won't be able to claim for treatment, you'll get other Southern Cross membership benefits.
- If you move from a non-claiming to a claiming policy in the future, any qualifying conditions you developed while on the non-claiming policy will be covered (provided you've had three years continuous cover).



Benefits for your family

- **Reduced premiums.** The NZDF has negotiated reduced premium rates for defence force personnel and their families. Premiums are paid by direct debit.
- **Care for your whole family.** With Southern Cross 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 it's progress, apply for prior approval, receive policy information online and view and update your membership details.
- **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.

- **Easier claiming.** Southern Cross Health Society Easy-claim is a convenient way to claim at the time of purchase without completing a claim form.



Family members can present their Member card when purchasing eligible healthcare products and services at registered providers (such as pharmacies, dentists, optometrists, physiotherapists and audiologists). If your plan covers the product or service and it qualifies, we'll take care of the rest.

- **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.**

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

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

**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.

Why a non-claiming health insurance policy could be great for you

The 'non-claiming' option is unique to the NZDF. Essentially, it's thinking ahead to the future, when you leave the defence force and need 'claiming' health insurance.

How does it work?

For a very small cost you get all the benefits of being a Southern Cross member except the ability to claim for healthcare, which you don't need because NZDF looks after your medical needs.

Benefits for you

- **Health insurance cover in the future.** On leaving NZDF the non-claiming policy will be converted to a claiming policy within the NZDF leaving scheme.

Qualifying pre-existing medical conditions identified at the commencement of the claiming policy will be covered to the level of the original plan (provided you have been on the same plan continuously for three years)***, as well as any qualifying conditions that you may have acquired during your NZDF service.

- **Member discounts.** You will continue to enjoy the benefits of being a Southern Cross member.

Things you need to know

- Special conditions may apply if you choose to change to a claiming policy before leaving NZDF.
- When switching between a non-claiming and claiming policy, you need to have been a continuous member for three years or a stand down period for claiming will apply.
- Payment of premiums for any non-claiming policy must continue during periods of secondment overseas.

***Available on RegularCare, KiwiCare, SuperCare and UltraCare plans only

