

Which plan is right for your family?

	RegularCare	SuperCare	UltraCare	UltraCare100	Wellbeing One	WellbeingTwo
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.



RESERVE FORCE

NEW ZEALAND DEFENCE FORCE HEALTH INSURANCE SCHEME



A health insurance scheme that looks
 after you and your family





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

Why health insurance is great for you and your family

You can get affordable cover for you and your family ensuring easy access to private medical treatment when required. This means:

- faster access to treatment by avoiding 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.

The NZDF has negotiated reduced premium rates for defence force personnel and their families. Premiums are paid by direct debit.



Benefits for you and your family

- **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 its 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.



You 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 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).

*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.