



# New Zealand Defence Force

## Civilian health insurance scheme

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

### Cover for you and your whānau

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](https://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](https://www.aonwell.com)  
Password: **MIBP**

### 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.

\*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 in 2021. Based on data provided by The Financial Services Council.

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