



NZDF REGULAR FORCES

SOUTHERN CROSS HEALTH INSURANCE SCHEME

As a member of the Regular Forces nearly all aspects of your medical care are taken care of by NZDF. It's a great benefit that comes with the job.

However not all medical treatments may be paid by NZDF. Usually, accident-related issues will be paid however, treatments for conditions like cancers, stroke or heart issues may not be covered by NZDF. Or when you leave NZDF you may have developed some medical conditions for which you cannot get cover for when you try to buy medical insurance.

The New Zealand Defence Force values the health of you and your family (spouse/ partner plus children), that's why we provide access to **an exclusive Southern Cross health insurance scheme for Regular Forces members**

To help you manage this Regular Forces members can take out a special low cost 'non-claiming' policy from Southern Cross. This means you can lock in cover for events not paid by NZDF and you have cover for any conditions that might arise before you leave NZDF.

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 to the future, when you leave the defence force and need 'claiming' health insurance.

How does it work?

For a 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.

- A non-claiming policy can be activated to a full claiming policy at any time but once activated you cannot go back to non-claiming.
- When you leave NZDF there is a special EX-NZDF group you can transfer into, so you continue to receive discounted premiums.

Benefits for you

Any condition developed whilst being a 'non-claiming' member will be covered in full once you become a full-claiming member (up to the level of plan you are on).

Cover for your family

What would happen if someone in your family got sick or needed an operation? Having health insurance can help with healthcare costs and faster access to medical treatment when needed. You can add your family to your policy and they can claim for treatment straight away even if you're on a non-claiming policy.

- The NZDF has negotiated cheaper premiums for defence force personnel and their family
- You will only pay for the first two children (under 21 years) on your policy** – the rest are free!

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.*

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 438 268.

For a full list of plans and terms and conditions 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.