

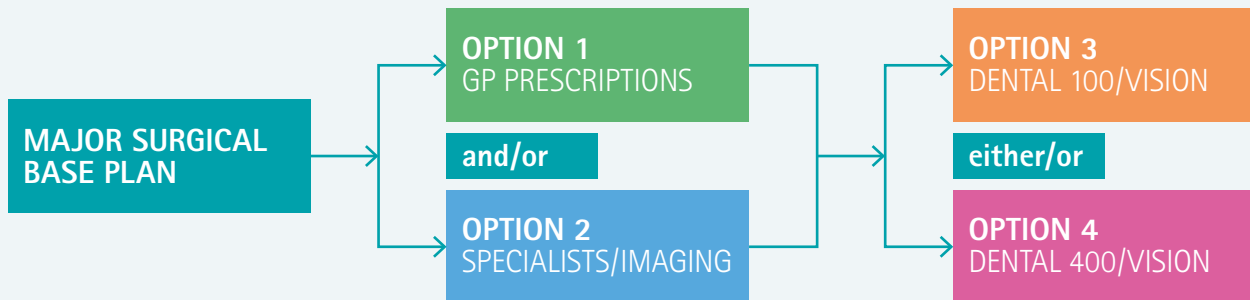
MAJOR SURGICAL PLUS OPTIONS PLAN

Effective 1 August 2021

It's the security of knowing we're there.

PLEASE NOTE: All benefits in all sections apply to each person on the policy unless otherwise stated. All benefits included in this brochure are inclusive of GST charged by providers of service.

Voluntary Excess Option: Any voluntary excess option selected applies per claim. All benefits where an Excess applies are indicated within this brochure.



Major Surgical is the base plan to which the other options may be added, individually or together, with the exception of Options 3 and 4 which cannot be added to Major Surgical Base Plan on their own.

MAJOR SURGICAL BASE PLAN

PRIVATE HOSPITALISATION SURGICAL BENEFITS

Policy Excess

The first \$500 when such costs are equal to or less than \$3,000, or the first \$750 when such costs are over \$3,000 of the TOTAL refundable costs per admission under this section are payable by the patient/member. All benefits where an Excess applies are indicated within this brochure.

Excess Applies

THE FOLLOWING SECTION REFUNDS 100% OF THE USUAL AND CUSTOMARY CHARGES LIMITED TO THE BENEFIT MAXIMUMS FOR ANY ADMISSION.

Surgery

An admission for Non Acute Qualifying "Surgical Procedure(s)", together with that procedure's associated recovery time, performed by a Registered Medical Specialist in a Licensed Private Surgical Hospital.

- Surgeon's fee
- Anaesthetist's fee
- Hospital fees, in a Licensed Private Hospital or Private Facility approved by UniMed for:-
- Accommodation
- Theatre fees and Anaesthetic Supplies
- Perfusionist
- Intensive Care and special In-Hospital Nursing
- Recovery Nurse
- X-Ray examination, ECG
- Intravenous Fluids, Irrigating Solutions, Dressings, Prescriptions and Antibiotics
- Post Operative Physiotherapy fees from a Registered Physiotherapist
- Emergency Ambulance for hospital admission
- Surgically Implanted Prostheses
- Laparoscopic Disposables

Per Admn Per Year

85,000

No limit on number of admissions per year

Post-operative Occupational Therapy	Per Visit	3 Visits	
Treatment by a Registered Occupational Therapist.	100	per surgical admission	
Surgical Tests & Investigations	Per Admn	Per Year	
Gastroscopy and/or Colonoscopy	5,000	5,000	
Surveillance Colonoscopy or Gastroscopy			
Payable where no signs or symptoms are present, reimbursement of 50% of actual costs up to limit. Limit of one procedure every 24 months.	Per Admn	Per 24 Months	<input checked="" type="checkbox"/>
Gastroscopy and/or Colonoscopy	2,500	2,500	
<input checked="" type="checkbox"/> Please note: if the procedure extends to a polypectomy, the claim will be considered under the Private Hospitalisation Surgical Admission benefit and, if applicable, the policy excess applies.			
In-Patient Non-PHARMAC Subsidised Pharmaceuticals		Per Year	
Pharmaceuticals prescribed by a Registered Medical Practitioner which have been approved by Medsafe and are not fully or partly subsidised by PHARMAC through the New Zealand Pharmaceutical Schedule.		2,000	
Angiography			
Angiograms, Angioplasty including Hospitalisation, Specialist and Ancillary fees.			
Angiogram	85,000	No Max	<input checked="" type="checkbox"/>
Angioplasty	85,000	No Max	
Lithotripsy			
Performed by a Registered Medical Practitioner. Special conditions apply, refer to full conditions of membership.	85,000	No Max	<input checked="" type="checkbox"/>
Parent Accommodation	Per Night	Per Year	
In the event of a policyholder's insured child having surgery in a private hospital for which cover is available, a benefit for parent accommodation in the hospital is payable of:	200	600	
Accident Surgery			
Before Qualifying "Surgical Procedures" are undertaken UniMed must receive written confirmation from the "ACC" regarding their decision to either accept or decline your claim for surgery. Qualifying Injury Claim(s) that the "ACC" agree to accept will also be accepted by UniMed for 'top-up' coverage to the benefit levels applicable to the "Private Hospital Surgical Benefits" section. If "ACC" decline your claim UniMed will, at its sole discretion, either assist with the total cost of surgery or pay the difference between the actual cost of surgery and what the "ACC" would have contributed had your claim been accepted by them to the levels applicable to the "Private Hospital Surgical Benefits" section.			<input checked="" type="checkbox"/>
Oral Surgery	Per Admn	Per Year	
All Oral Surgery performed by a Registered Oral Surgeon excluding, under all benefit categories, the extraction or surgical removal of teeth, implantation of teeth or costs of titanium implants.	85,000	No Max	<input checked="" type="checkbox"/>
Wisdom Tooth Extraction			
Removal of un-erupted or impacted wisdom teeth, including all associated costs.	85,000	No Max	
Breast Reconstruction			
Breast Reconstruction performed by a Registered Medical Practitioner in Private Practice. No benefit will be paid under this section unless UniMed has paid for the initial mastectomy.	85,000	85,000	<input checked="" type="checkbox"/>
Breast Symmetry, Post Mastectomy		Per Lifetime	
The costs of unilateral breast reduction surgery in order to achieve breast symmetry after a mastectomy for the treatment of breast cancer. This procedure must occur within 24 months after a mastectomy approved by UniMed under this policy.		6,500	
ALL BENEFIT SECTIONS FROM THIS POINT FORWARD REFUND 100% OF ACTUAL MEDICAL COSTS TO THE SPECIFIED MAXIMUMS.			
"PUBLIC HOSPITAL" BENEFITS			
"PUBLIC HOSPITAL" CASH GRANT	Per Day	Per Year	
Surgical and Medical Admissions			
When Admitted to Public Hospital for a full 24 hours or more. (Child Benefit - 50% of above. All injury admissions are excluded).	150	1,800	

SURGERY – PRE ADMISSION BENEFITS

Please note: To qualify for a claim, costs falling under these benefits must be incurred within the three months prior to an operation. Please submit received accounts at the same time as your claim for surgical hospitalisation.

Consultant Physician

For Pre-Operative Consultation Only.

Specialist/Surgeons

For Consultation(s) associated with Surgical Hospitalisation.

Combined
Maximum
10,000
Per Year

Imaging

For Diagnostic Procedures associated with Surgical Hospitalisation.

- X-rays and Image Intensifiers
- Ultrasound
- Mammography
- Scintigraphy
- CT Scan
- MRI Scan
- PET Scan

Combined
Maximum
15,000
Per Year

MINOR SURGERY

Registered Medical Specialist

Not requiring general anaesthetic, including preceding consultation and performed in specialist rooms.

Per Visit
85,000

Per Year
No Max

Minor Skin Lesions Removed by a GP

Performed by a Registered Medical Practitioner in General Practice. Note that Prior Approval must be sought for this benefit.

2,000

2,000

HEALTH MAINTENANCE BENEFITS

Home Care

Home Nursing by a Registered Nurse, following Surgery in a Private Hospital on referral from a Registered Medical Practitioner.

Per Day
150

Per Year
1,500

PRIVATE HOSPITALISATION MEDICAL BENEFITS

Cover is provided for Non Acute Medical Hospitalisation (Excludes Psychiatric / Geriatric) in a Licensed Private Hospital, on admission and under the care of a Registered Medical Practitioner.

Per Admn

Per Year

Refund of Hospital Accommodation fees.

10,000

10,000

Intravenous Fluids, Irrigating Solutions, Dressings, Prescriptions and Antibiotics.

500

500

Psychiatric/Geriatric Hospitalisation

In a Licensed Private Hospital on Admission and under the Care of a Specialist Psychiatrist/Geriatrician.

Refund of Hospital Accommodation fees, and ancillary hospital charges.

5,000

5,000

ACUTE PRIVATE HOSPITALISATION MEDICAL/SURGICAL GRANT

An admission for an "Acute" Qualifying Medical Condition or "Surgical Procedure" under the care of a Registered Medical Practitioner in a Licensed Private Hospital.

5,000

5,000

CHEMOTHERAPY

Benefit payable for treatment by a Registered Oncologist in Private Practice. Benefit applies to the cost of materials, chemotherapy drugs which are Pharmac approved, plus hospital accommodation together with approved ancillary hospital costs. Included in this benefit is cover for Non-PHARMAC chemotherapy drugs that are Medsafe approved for the treatment of cancer, up to a maximum of \$10,000 per annum. Included in cover is genetic/genomic testing. Testing is payable following a cancer diagnosis and referral by a Registered Oncologist.

Per Year
65,000

RADIATION ONCOLOGY

Limited to Planning, Shielding and Accessories, Field Setup and XRT Simulation and performed in an approved Private Hospital facility.

Per Year
65,000

SURVEILLANCE FOLLOWING CANCER TREATMENT

Following surgery or treatment for cancer, associated with an eligible claim under your policy, cover exists for Registered Specialist consultations and investigations related to the cancer diagnosis. The benefit applies from the end date of treatment, for a period of five consecutive years, up to a limit of \$3,000 per year.

NON MEDICAL BENEFITS

Funeral Grant

Upon death by natural or accidental causes prior to age 65 of any person on the policy a grant of \$2,400 towards funeral costs is available.

Waiver of Premium

Upon the death by natural causes prior to age 60 of any member paying the adult contribution rate the surviving spouse and/or qualifying dependants named on the policy will receive two years free coverage at the benefit levels applying at the date of death.

LOYALTY BENEFITS

THESE BENEFITS RECOGNISE LONG TERM CONTINUOUS MEMBERSHIP.

Sterilisation Procedures

Sterilisation procedures are covered for males and females after three years' continuous membership in the Major Surgical plan. Benefit as per Surgery section.

Obesity Surgery

Benefits apply after five years' continuous membership in the Major Surgical Plan. A one time grant is payable of 50% of actual costs up to the benefit limit.

Per Lifetime
8,000

Overseas Treatment

Benefits apply after five years' continuous membership in this plan. A grant is payable of 100% of usual and customary charge for the identical procedure in New Zealand. The procedure must be available in New Zealand, eligible under the terms of your policy but the member prefers to be treated overseas. The procedure must be performed by a medical practitioner who is registered to carry out the procedure in the country where the procedure is taking place. A referral for the procedure from a New Zealand Registered Medical Practitioner will be required. Reimbursement of travel or accommodation costs is excluded. Benefit payable as reimbursement on production of invoices and prior approval is required for the treatment to be eligible.

Per Admn Per Year

30,000 30,000



OPTION 1 – GP/PRESCRIPTIONS

GENERAL MEDICAL EXPENSES

General Practitioners

Treatment and Consultation by a Registered Medical Practitioner, Including Dressings, Acupuncture, ECG.

Per Visit
55

Per Year
No Max

After Hours

Home Visits.

70

140

Registered Practice Nurse

Treatment and consultation by a Practice Nurse holding NZRN qualifications.

30

No Max

Prescriptions

User part charges for Prescription items on the New Zealand Pharmaceutical schedule and prescribed by a Registered Medical Practitioner. Psychiatric medications prescribed by a Registered Medical Practitioner are now included in this benefit.

300

Non-PHARMAC Subsidised Pharmaceuticals

Pharmaceuticals prescribed by a Registered Medical Practitioner which have been approved by Medsafe and are not fully or partly subsidised by PHARMAC through the New Zealand Pharmaceutical Schedule.

Per Year
2,000

Laboratory Tests

The cost of laboratory charges for occult blood or glucose tests, requested by a Registered Medical Practitioner.

75

75

Independent Nurse Practitioner

Treatment/consultation.

40

200

"ACC" TOP UP BENEFIT

The 'shortfall' between actual costs and "ACC" refunds incurred as a result of qualifying personal injury or employment related conditions are covered to the limits as shown within this option. NB: For a claim to qualify, "ACC" must have provided financial assistance towards treatment costs.

MINOR SURGERY

Performed by a Registered Medical Practitioner. Not requiring general anaesthetic, including preceding consultation.

450

No Max

LOYALTY BENEFIT

Psychiatric Consultations

Benefits apply after five years' continuous membership in the Major Surgical with GP/Prescriptions plan. Consultation with a psychiatrist who is vocationally registered in New Zealand.

150

Three Visits

OPTION 2 – SPECIALISTS/IMAGING

SPECIALISTS & IMAGING

Specialist/Surgeon/Consultant Physician	Per Year
Consultations following referral from a Registered Medical Practitioner.	2,500

IMAGING

Treatment provided by a Registered Medical Practitioner in Private Practice.

- Bone Density Scan
- X-Rays and Image Intensifiers
- Ultrasound
- Mammography, including surveillance
- Scintigraphy
- CT Scan
- MRI Scan
- PET Scan

Combined
Maximum
5,000
Per Year

HEALTH MAINTENANCE BENEFITS

Chiropodist/Podiatrist	Per Visit	Per Year
Consultation and treatment by a Registered Practitioner.	220	220

Osteopath		
Consultation and treatment provided by an Osteopath with NZ Registration.	200	500

Physiotherapist		
Treatment by a Registered Physiotherapist, including acupuncture and manipulations.	50	500

Audiology		
Consultations and audiology testing fees by a Registered Audiologist.	100	250
Audiometric Tests: For Puretone, Audiometry, Impedance, Tympanometry, Brain-stem evoked response.	250	250

Dietician		
Consultation by a New Zealand Registered Dietician on referral from a Registered Medical Practitioner.	40	200

Ambulance		
Emergency transportation for Public Hospital inpatient admission.	180	180

Urodynamic Assessment		
Treatment by a Specialist Urologist.	1,200	1,200

Speech Therapy		
Treatment by a Registered Speech Therapist following surgery, excluding consequence of injury by accident.	80	400

Overseas Transplant
In the event of Heart, Lung, or Liver transplant surgery being required outside New Zealand, UniMed will assist with a once only grant of \$12,500.

Cardiac Diagnostic Procedures		
Holter Monitoring		Combined Maximum 2,400 Per Year
Treadmill Exercise		
Ambulatory BP Monitoring		
Cardio Vascular Ultrasound		
Stress Echocardiography		
Echocardiography		
Transoesophageal Echocardiography		

LOYALTY BENEFITS

These benefits recognise long term continuous membership.

Sterilisation Procedures	Per Admn	Per Year	
Sterilisation procedures are covered for males and females after one years' continuous membership in the Major Surgical with Specialist/Imaging Plan.	85,000	No Max	<input checked="" type="checkbox"/>

Chiropractor	Per Visit	Per Year
Benefits apply after three years' continuous membership in the Major Surgical with Specialists/Imaging plan. Cost of services from a Registered Chiropractor including X-rays.	200	200

Obstetrics	Per Visit	Per Year
Benefits apply after three years' continuous membership in the Major Surgical with Specialists/Imaging plan. Treatment from a Registered Medical Practitioner for Obstetric conditions.	1,000	1,000
Hearing Aid Grant		
Benefits apply after three years' continuous membership in the Major Surgical with Specialists/Imaging plan.	1,000	1,000
"ACC" TOP UP BENEFIT		
The 'shortfall' between actual costs and "ACC" refunds incurred as a result of qualifying personal injury or employment related conditions are covered to the limits as shown within this option. NB: For a claim to qualify, "ACC" must have provided financial assistance towards treatment costs.		

OPTION 3 – DENTAL 100/VISION		
VISION CARE		
Optometrist	Per Visit	Per Year
Consultation by a Registered Optometrist. NB: Vision testing only. For spectacles/lenses see below.	75	250
Ophthalmologist		
Treatment by a Registered Ophthalmologist. First claim in an insurance year	200	200
Subsequent claims in an insurance year	100	No Max
Orthoptist		
Treatment by a Registered Orthoptist.	300	300
Spectacles and Lenses		
Reimbursement of costs (excluding replacement for loss or breakage) of spectacles or contact lenses.	500	500
DENTAL CARE		
Dental treatment by a Registered Dental Practitioner including routine maintenance, fillings, extraction of teeth, dentures, periodontic and orthodontic treatment.	100	100

OPTION 4 – DENTAL 400/VISION		
VISION CARE		
The benefits as detailed in Option 3 relating to Optometrist, Orthoptist, and Spectacles and Lenses also apply to Option 4.		
DENTAL CARE		
Dental treatment by a Registered Dental Practitioner including routine maintenance, fillings, extraction of teeth, dentures, periodontic and orthodontic treatment.	400	400

Need to know more before making your choice?

Phone UniMed's friendly, helpful staff now and secure your future.
If calling from Christchurch please phone 03 365 4048.

TOLL FREE 0800 600 666

Head Office

Union Medical Benefits Society Ltd
165 Gloucester Street, PO Box 1721
Christchurch 8140
Phone: 03 365 4048 Fax: 03 365 4066

www.unimed.co.nz