



Making great healthcare choices

Health insurance plans that work for you

Working for Company_name means you'll pay less for health insurance from Southern Cross because Company_name has a Southern Cross work scheme, which entitles you to reduced premiums.

Why should I have health insurance?

Southern Cross health insurance helps to protect you and your immediate family against the high cost of unexpected medical expenses.

How do I join?

Contact your local consultant on

Phone: 0800 GET COVER (438 268)

Email: getcover@southerncross.co.nz

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

What works best for you?

We offer the most versatile range of health insurance options, carefully thought through for people of all needs and lifestyles.

Shared cost plans help keep your premiums lower

"I like the security that health insurance gives me and my family, but it needs to be affordable."	KiwiCare: Sharing the costs of diagnostic tests, specialist consults and surgical treatment.
"I'd like cover for basic medical costs (like doctor's visits) as well as medical and surgical treatment, but it needs to be affordable."	RegularCare: Sharing the costs of basic medical costs (like doctor's visits), plus a range of diagnostic tests, specialist consults, plus surgical and medical treatment.
"I want health insurance for a range of healthcare services, with limited cover for surgical procedures because I'm not so worried about the bigger things."	SuperCare: A plan offering limited cover for a wide range of healthcare treatment and a fixed contribution towards surgical costs.

Build your own plan – choose a level of cover to suit you

"I'm generally fit and healthy and happy to pay for basic medical costs (like doctor's visits), but I want cover for the unexpected and any costly medical treatment."	Wellbeing One: An affordable safety net for surgical and medical treatment.
	Wellbeing Two: A plan that covers specialist consults, diagnostic tests, as well as surgical and medical treatment.
"I may also want cover for day-to-day care* and preventative healthcare."	Plus your choice of modules: Day-to-day care*, preventative, optical/dental.

A comprehensive plan for your healthcare needs

"I want cover for almost everything."	UltraCare: A comprehensive plan offering cover for a wide range of healthcare treatment, from basic medical costs (like doctor's visits) through to the big surgical and medical expenses.
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Day-to-day care includes an annual health check, flu vaccination, GP and physiotherapy consultations, and prescriptions.

This summary has been designed to provide you with a general overview of the types of cover available, not all benefits are equivalent. For full details on the benefits, policy limits for each plan and any exclusions, excess or other conditions that may apply please refer to the relevant policy document. Download a copy from www.southerncross.co.nz/plans

Effective from 1 August 2014

Why more New Zealanders trust Southern Cross with their health

More value for you

As a not-for-profit, we're here for the benefit of our members, not shareholders – that's why for every \$1 received in premium income, 90.4 cents was returned to members in claims for healthcare services.*

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.**

A plan to suit your needs

We make sure our plans are relevant to our members' needs by reviewing them regularly, so it's easy to find a plan that's just right for you. Our friendly team can help you make sure you're still on the right plan.

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.

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).

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.

*Based on Southern Cross claims data over the past one year ending 30 June 2014.

**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.

The real cost of health treatment

Below are some common procedures and their average costs.

Average costs of surgery†

Cataract removal	\$3,500-\$4,000
Breast cancer surgery	\$6,500-\$12,400
Hip replacement	\$15,000-\$24,900
Prostate cancer surgery	\$10,000-\$31,600
Knee replacement	\$15,300-\$28,000
Skin cancer removal	\$500-\$6,000
Heart bypass surgery	\$35,000-\$57,000
Endometriosis surgery	\$5,600-\$22,000
Squint correction	\$3,200-\$4,200
Tonsil removal	\$2,900-\$4,900
Grommet surgery	\$1,300-\$3,000

†All costs are indicative and have been sourced from Health Funds Association of New Zealand, 2013; with the exception of grommet surgery, tonsil removal, and squint correction costs which are based on Southern Cross claims data, 2013.

Financial strength rating

Southern Cross Medical Care Society (trading as Southern Cross Health Society) has an A+ (Strong) financial strength rating given by Standard & Poor's (Australia) Pty Limited.

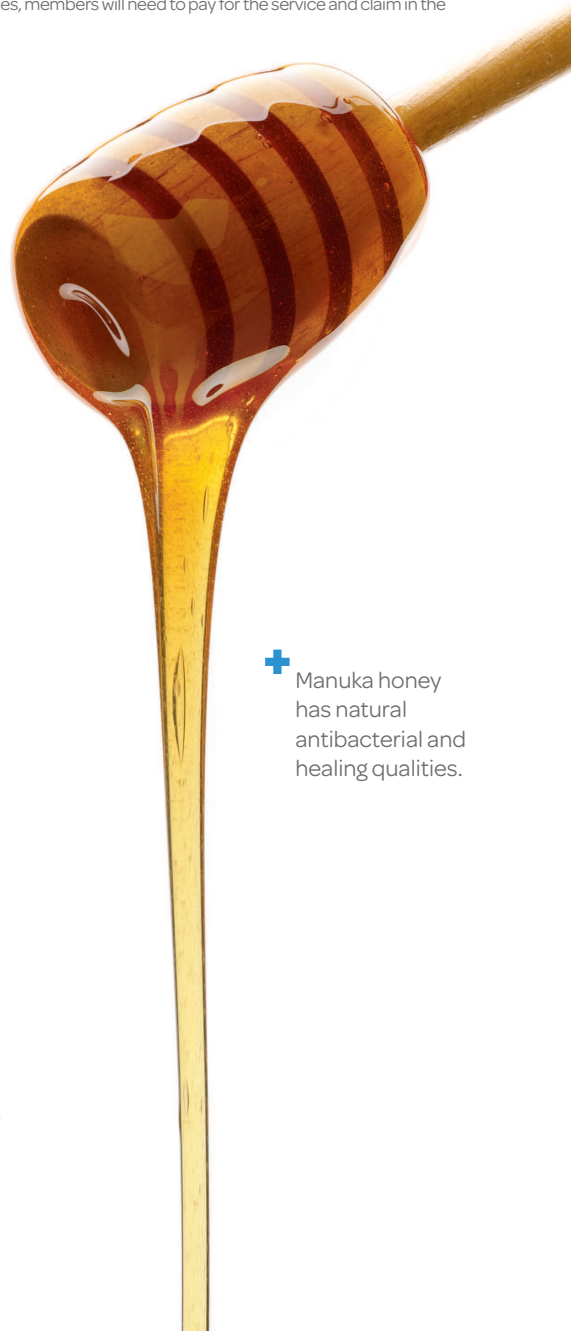
The rating scale is:

AAA (Extremely Strong)	AA (Very Strong)	A (Strong)
BBB (Good)	BB (Marginal)	B (Weak)
CCC (Very Weak)	CC (Extremely Weak)	SD or D (Selective Default or Default)
R (Regulatory Action)	NR (Not Rated)	

Ratings from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

Full details of the rating scale are available at www.standardandpoors.com. Standard & Poor's is an approved rating agency under the Insurance (Prudential Supervision) Act 2010.

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+ Manuka honey has natural antibacterial and healing qualities.