



Southern Cross  
Health Society

# Helping you look after your health

All about joining your employer's  
Southern Cross Health Society work scheme

- + Tomatoes are widely recognised as a 'super-food'. They are packed with potassium, which is vital for efficient muscle function.



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# Health insurance gives you more choice

New Zealand Fire Services values your health and wellbeing by providing you with affordable access to health insurance from Southern Cross.

Having health insurance gives you the peace of mind that you can get the treatment you need, when you need it.

If you are diagnosed with a non-acute\* medical condition, you could have a long, uncomfortable wait for treatment from the public health system. For private treatment you can expect to pay thousands of dollars for some common operations. Without health insurance, these can be hard to afford.

With health insurance you'll have:

- 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 of when you receive treatment for qualifying conditions.

And a quicker return to health so you can get on with enjoying life.

## Why you and your family should join Southern Cross

We look after the health insurance needs of over 800,000 members and pay more claims than any other health insurer in New Zealand.

Through the New Zealand Fire Services work scheme you will benefit from:

- reduced premiums for you and your immediate family on selected plans\*\*
- only paying for the first two children (under 21 years) on your policy\*\*\* – the rest are free
- easy payment methods.

We offer a range of health insurance plans – from surgical only plans to comprehensive plans that offer a wide range of healthcare services. The aim is always to find a happy balance between cost and cover, so that health insurance is both useful and cost effective.

### 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](http://www.standardandpoors.com). Standard & Poor's is an approved rating agency under the Insurance (Prudential Supervision) Act 2010.

\* Non-urgent.

\*\* Conditions may apply

\*\*\* Conditions apply. A child can only be insured as a dependant on his/her parent's policy.

# Which plan best suits you?

We offer widest range of health insurance plans in New Zealand, so that you can find the cover that fits your life and your budget.

## Value cover (shared cost plans to help keep premiums low)

"I like the security that health insurance gives me and my family, but it needs to be affordable."	<b>KiwiCare:</b> 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."	<b>RegularCare:</b> 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."	<b>SuperCare:</b> A plan offering limited cover for a wide range of healthcare needs and a fixed contribution towards surgical costs.

## Choose a level of cover to suit you

"I'm happy for only some surgical treatment and healthcare services to be covered as I'm on a tight budget."	<b>Wellbeing Starter*:</b> An entry-level plan designed to cover those big concerns like cancer and cardiac surgery.
"I'm generally fit and healthy and happy to pay for basic medical costs (like GP visits), but I want cover for the unexpected and any costly treatment."	<p><b>Wellbeing One:</b> A broad surgical and healthcare plan for peace of mind.</p> <p>Add the Keeping Well and Body Care modules.</p>
"I may also want cover for day-to-day, vision and dental, and natural healthcare services."	<p><b>Wellbeing Two:</b> A comprehensive surgical and healthcare plan to take care of you and your family, with the advantage of consultations, diagnostic imaging and tests at any time.</p> <p>Add the Keeping Well**, Body Care, Day-to-day** and Vision and Dental** modules.</p>
"I want cover for almost everything."	<p><b>UltraCare:</b> A premium surgical and healthcare plan for those who want the highest level of cover.</p> <p>Add UltraCare 400 to cover Vision and Dental.</p>



\* This plan does not cover healthcare services for gynaecology, urology and orthopaedics (restricted specialties) unless directly required for the treatment of cancer.

\*\*Day-to-day and Vision and Dental modules cannot be held with the Keeping Well Module.

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](http://www.southerncross.co.nz/plans)

Effective from 3 July 2016.

# Talk it through with us

Call 0800 GET COVER (438 268) to speak to your Southern Cross consultant or apply online at [www.southerncross.co.nz/society/quote](http://www.southerncross.co.nz/society/quote). Alternatively you can discuss your options when your consultant visits your workplace.

Your consultant can help you choose the best plan for you, give you a personalised quote, answer any questions you might have and help you with filling out the application form.

If you are an existing member and would like to transfer to the New Zealand Fire Services work scheme, call Southern Cross Member Services on 0800 800 181. Member Services can also help you with information on different plans, changing your details and other general enquiries.

Visit our website, [www.southerncross.co.nz/society](http://www.southerncross.co.nz/society), for further information on Southern Cross and our plans.

## Make the most of your membership

Already a member? Ensure you are getting the most out of your membership by making use of the following.

### 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 paid to us in premiums, we paid out an industry leading 90.2 cents in claims\*

### Discounts for families

You only pay for the first two children under 21 on your policy – any more are free.\*\*

### Hassle-free healthcare with Affiliated Providers

Affiliated Providers are doctors, specialists and facilities that provide healthcare services for members at agreed prices – this helps us manage claims costs to keep your future premiums more affordable. Affiliated Providers also arrange prior approval for you and tell you what your contribution will be (if any). Best of all, you don't have to pay for treatment up front and claim later – it's all done for you!\*\*\*

The introduction of the Affiliated Provider programme to certain general surgical procedures in 2010 has seen the inflation of those claims costs fall from 7.0% to 3.3%.

### Special member discounts and offers

Get more from your membership with discounts from Southern Cross Travel Insurance, Southern Cross Pet Insurance and Southern Cross Life Insurance. Plus get regular offers on everyday health products and services like dental and optometry.

Visit [southerncross.co.nz/memberdiscounts](http://southerncross.co.nz/memberdiscounts) for the latest offers.

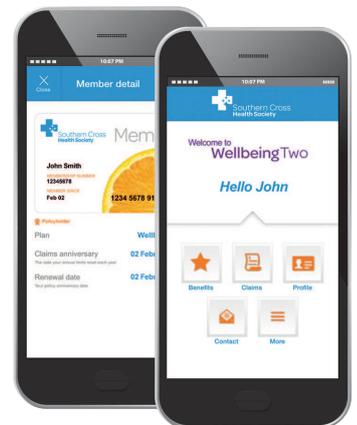
### Manage your policy online – anywhere, anytime

My Southern Cross is our secure, online service that makes having and using your health insurance easy. Apply for prior approval, update your contact details and more through My Southern Cross or use the My Southern Cross app. Download it for free from the App Store for iOS or Google Play for Android.

### Faster, simpler claiming – online and with Easy-claim

Online claiming – you can claim online with My Southern Cross, track your claim's progress and get refunds faster (usually within 5 working days). Get started at [mysoutherncross.co.nz](http://mysoutherncross.co.nz).

Easy-claim – claim on-the-spot at participating healthcare practices with your Member card. See who offers Southern Cross Health Society Easy-claim at [healthcarefinder.co.nz](http://healthcarefinder.co.nz).



\*Based on Southern Cross claims data over the past five years ending June 2015.

\*\*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.

# Frequently asked questions

Here are the answers to some of our most frequently asked questions:

**Q: I am already a member, what is the advantage of joining the New Zealand Fire Services scheme?**

A: New Zealand Fire Services has negotiated with Southern Cross special benefits for their staff.

To find out what special benefits are available through the New Zealand Fire Services scheme, go to the 'Why should you and your family join Southern Cross' section.

**Q: How much does it cost to join?**

A: The cost of taking up health insurance is based on your age, the selected plan type, the negotiated premium rate and contribution specific to the New Zealand Fire Services scheme. Regardless of age, income, number of dependants or particular health needs, we are sure to have a plan that is right for you and your family.

To receive a personalised quote on joining the New Zealand Fire Services scheme contact your Southern Cross sales consultant. Refer to the 'Talk it through with us' section for their contact details.

**Q: How do I join?**

A: Apply online at [www.southerncross.co.nz/society/quote](http://www.southerncross.co.nz/society/quote) or contact Southern Cross directly by phone or email. Refer to the 'Talk it through with us' section for details.

**Q: How do I transfer my policy into the New Zealand Fire Services scheme?**

A: This is easy to do, just call Member Services on 0800 800 181 for more information.

**Q: Can I keep my health insurance when I leave New Zealand Fire Services?**

A: Yes, this is your own personal plan for you to take with you wherever you are in New Zealand. If you are changing employer it may be possible to transfer your policy. You may however, lose some concessions and/or loyalty benefits available through the New Zealand Fire Services scheme. Call Member Services on 0800 800 181 for more information.

**Q: I have moved, do I need to let you know?**

A: Yes! We like to keep all of our members updated with changes at Southern Cross and we also need to know where to send your claims refunds. Please call Member Services on 0800 800 181 whenever your contact details change. Alternatively, you can go to the Southern Cross website, [www.southerncross.co.nz/society](http://www.southerncross.co.nz/society), and change your details online via the email form.

**Q: How do I add an immediate family member to my policy?**

A: Providing you are all going to be on the same plan, you can add your partner and children onto your policy. They may be entitled to the New Zealand Fire Services scheme rate. Refer to the 'Talk it through with us' section for more details.

**Q: Does my health insurance cover me whilst I am overseas?**

A: No. Your premium doesn't reflect the cost of medical treatment overseas. However, our members get a discount when they take out a TravelCare policy from Southern Cross Travel Insurance. The discount amount varies depending on the choice of travel policy. To apply online, visit [www.scti.co.nz/travel-insurance](http://www.scti.co.nz/travel-insurance).

**Q: Do you have a website?**

A: Yes we do, [www.southerncross.co.nz/society](http://www.southerncross.co.nz/society)

# Information you need to know

## 14-day free-look period

If you are joining SouthernCross for the first time and are not satisfied with the policy during the first 14 days after the policy start date, you can cancel the policy. We will provide a full refund of all premiums paid, provided you haven't made a claim under the policy during the 14-day period.

## Eligible healthcare services

To be eligible the healthcare service must be:

- a) covered under or listed in the Coverage Tables and comply with any applicable terms and conditions (including any eligibility criteria we may specify from time to time)
- b) approved treatment
- c) performed in private practice by a health services provider with registration applicable to the healthcare service
- d) a healthcare service for which costs are actually incurred or to be incurred, and
- e) not otherwise excluded under the terms of your policy.

## Policy limits

All SouthernCross policies contain policy limits. These limits vary according to the policy you're on and are set at a level which reflects the premium charged for that policy. SouthernCross will pay reasonable charges for an eligible healthcare service up to the policy limit subject to the terms of the policy.

The policy limits may not always provide for a total refund of the costs of a healthcare service (or a particular percentage of costs). Some policy limits are fixed total dollar allowances which will be less than the actual costs of the healthcare service. Once the policy limit or allowance has been reached, you will be responsible for paying the balance of the charges yourself.

## Exclusions

All SouthernCross policies contain general exclusions. There is no cover under any SouthernCross policies for costs incurred in relation to, or as a consequence of, any of the general exclusions.

These general exclusions include acute care, termination of pregnancy, cosmetic treatment or cosmetic surgery and restricted specialties under the Wellbeing Starter plan.

For a complete list of these exclusions please refer to the relevant policy document or talk to your SouthernCross consultant.

## Accidents

As a general rule, SouthernCross doesn't provide cover for accident or treatment injury expenses. You must obtain ACC approval for payment when you require a healthcare service related to an accident or treatment injury. Where ACC does not cover the full cost, there may be some cover under your policy. Please refer to the relevant policy document.

## Acute care

Acute care is care provided in response to a sign, symptom, condition or disease that requires immediate treatment or monitoring. SouthernCross does not reimburse charges for acute care. You should go directly to your nearest accident and emergency unit of a public hospital if you need acute care.

## Pre-existing conditions

Health insurance is primarily meant to provide cover for the treatment of health conditions, signs or symptoms that arise after the policy has been taken out. As such pre-existing conditions are excluded under SouthernCross policies.

Pre-existing conditions are health conditions, signs, symptoms or events occurring or existing:

- before the start date of your policy, or
- before the date of upgrading your policy which you were aware of, or ought reasonably to have been aware of.

If we have asked you to complete a full medical declaration you must disclose all pre-existing conditions in that form.

## Work scheme – pre-existing condition concession

If you are joining SouthernCross via a work scheme you may be eligible for cover for qualifying pre-existing health conditions. Please note the following:

- the general exclusions in the policy document will still apply
- if you choose not to add immediate family members at the first opportunity, they will not be eligible for this concession later. If you upgrade your plan at some future date, cover for your pre-existing conditions will be limited to the level of the lower plan
- if you leave the work scheme you may not retain cover for your qualifying pre-existing conditions or conditions developed during your membership. Please be sure to read any 'policy amendments' pages included in your welcome pack.

## Policy anniversary date

The policy anniversary date is the date that your policy renews each year and will be stated on your membership certificate.

If your health insurance is through a work scheme or association scheme, your policy will renew each year on the anniversary date of your scheme. This could mean your first anniversary date may take place less than 12 months after your policy start date. After this first anniversary it will fall every 12 months, unless changes are made to the scheme or you leave the scheme.

Your renewal month is: August

## Claims year

Your claims year is the same for all members on the policy. It is based on the date when the policyholder started the current policy (as specified on the current membership certificate). Claims fall into this period based on the date of treatment, not the date of claim or receipt.

## Prior approval

You must contact SouthernCross for prior approval if:

- the cost of your healthcare service is likely to be over \$1,000, or
- the healthcare service involves any hospitalisation including day stay or in-patient surgery, regardless of the cost unless you are using an Affiliated Provider for an eligible procedure (in which case the Affiliated Provider will apply for prior approval on your behalf).

Prior approval will confirm whether the healthcare service is eligible for cover and advise you of the policy limits that apply. You will be advised if any shortfall applies and it can simplify the claim process.

## Affiliated Providers

One of the ways we try to manage healthcare costs and premium increases for members is through our Affiliated Provider programme. Affiliated Providers are doctors, specialists and facilities that provide healthcare services for members at agreed prices.

Using an Affiliated Provider is easier for SouthernCross members, because: the Affiliated Provider will organise prior approval on your behalf

you don't have to pay for the service and then wait to be reimbursed, as we pay the provider directly (any contribution you are responsible for will need to be paid directly to the Affiliated Provider)

you don't need to send in a claim form – the Affiliated Provider will manage the claims process directly with SouthernCross.