










# Wellbeing

## Plan detailer

Wellbeing One and Two plans offer the ability to add modules to increase your cover so you can choose the option that best fits your needs and budget. You can also opt to have an excess, which means you'll pay the first part of your claim/s, up to the excess amount, in return for a reduced premium.

Each Wellbeing plan provides 100 per cent reimbursement of expenses for approved treatment, based on reasonable charges up to the policy limits stated in the policy document.

	Wellbeing One	Wellbeing Two
 <b>Surgical and medical</b> Surgery, cancer care, home nursing, travel and accommodation, post-operative therapies, palliative care, allergy services and non-surgical treatment	✓	✓
 <b>Specialists, diagnostic imaging and tests</b> Consultations, imaging (eg x-rays, ultrasounds, CT, PET and MRI scans), diagnostic and cardiac tests	✓ Only within 6 months of surgery	✓
 <b>Obstetrics</b> Available after 1 year of continuous cover		✓
<b>Optional modules</b>		
 <b>Body Care Module</b> Dietitian/nutritionist, podiatrist, acupuncturist, chiropractor/osteopath, homeopath/naturopath, remedial massage therapist consultations	Can be added	Can be added
 <b>Day-to-day Care Module</b> Annual health check, flu vaccination, GP and nurse consultations, prescriptions, physiotherapy		Can be added
 <b>Vision and Dental Care Module</b> Dental, prescription glasses and contact lenses, audiologist and hearing tests, orthoptist, optometrist, brain stem evoked response tests		Can be added
 <b>Keeping Well Module*</b> Annual flu vaccination, GP, nurse, optometrist, audiologist, dental, clinical psychologist, prescriptions	Can be added	Can be added
<b>Excess options (per claims year)</b>	\$500, \$1,000, \$2,000**, \$4,000**	\$500, \$1,000, \$2,000**, \$4,000**

\* The Keeping Well module is currently available to select group schemes only but will be available to all members from mid-2016. It cannot be held concurrently with the Day-to-day Care module.

\*\*Available Mid-2016

Please note this is a summary only. For full details of the benefits, maximums, terms, conditions and exclusions, please refer to the Wellbeing One and Wellbeing Two policy document at [southerncross.co.nz/plans](http://southerncross.co.nz/plans).

Effective from 4 April 2016