

# UltraCare

## Benefit summary



**UltraCare** provides cover for cancer care, surgical treatment, specialist consultations, diagnostic imaging, tests and day-to-day treatment.

### TAILORING YOUR COVER

UltraCare 400 is available if you want to add optical and dental cover.

# Summary of benefits under **UltraCare**

This document provides a summary of the benefits offered under **UltraCare**. For comprehensive details on policy benefits, terms and conditions, maximums and exclusions that apply please visit [southerncross.co.nz/plans](http://southerncross.co.nz/plans). Here you can find the policy document and view the various documents that form part of the policy or you can contact us.

The documents that make up your policy include the eligibility criteria, the list of unapproved healthcare services, the list of prostheses and specialised equipment, the list of policy variations and any changes that we make to these lists from time to time.

## Claims year

This is not a calendar year, but each successive 12 month period from your claims anniversary date. Claims fall into the period based on the date of treatment, not the date of the claim or receipt.

BENEFITS	UltraCare
	We will pay 100% of expenses (unless otherwise stated) for eligible healthcare services based on reasonable charges, up to the below policy limits. Eligibility criteria may apply. <b>Refer to the policy document for details.</b>
<b>CHEMOTHERAPY FOR CANCER</b>	
Chemotherapy for cancer (Base)	\$60,000 per claims year for Pharmac approved chemotherapy drugs. Maximum also includes \$10,000 per claims year for non-Pharmac approved Medsafe indicated chemotherapy drugs.
<b>Cancer Cover Plus - Optional chemotherapy for cancer upgrades</b> You can choose to upgrade your chemotherapy for cancer benefit from the base cover set out above. If you do not upgrade, Chemotherapy for cancer (Base) will apply.	
Chemotherapy 100	\$100,000 per claims year for Pharmac approved chemotherapy drugs and non-Pharmac approved, Medsafe indicated chemotherapy drugs.
Chemotherapy 300	\$300,000 per claims year for Pharmac approved chemotherapy drugs and non-Pharmac approved, Medsafe indicated chemotherapy drugs.
<b>RADIOTHERAPY</b>	
Radiotherapy	Unlimited
<b>SURGICAL TREATMENT</b>	
Surgical procedures	Unlimited
Skin surgery under general anaesthetic or sedation, and Mohs	Refunded as per surgical procedures
Skin surgery with local or no anaesthetic	\$10,000 per claims year. Includes \$1,000 per claims year when performed by a GP. Must be performed by a Specialist, Affiliated Provider or General Practitioner. Includes all consultations related to skin lesions.
GP minor surgery	\$1,000 per claims year. Excludes consultations and skin lesion services.
<b>SURGICAL ALLOWANCES</b>	
Breast symmetry allowance	\$10,000 per lifetime
Overseas treatment allowance	\$30,000 per claims year

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## RECOVERY AND SUPPORT

Ambulance allowance	\$180 per claims year
Travel and accommodation allowance	\$500 per claims year
Post-operative home nursing	\$175 per day, up to \$2,800 per claims year (following related eligible surgical treatment, chemotherapy or radiotherapy)
Post-operative speech and language therapy	\$80 per visit, up to \$400 per claims year (following related eligible surgical treatment, chemotherapy or radiotherapy)
Post-operative physiotherapy	\$60 per visit up to \$300 per claims year (within 6 months of related eligible surgical treatment, chemotherapy or radiotherapy)
Accident and Treatment injury top-up	For healthcare services related to an accident, treatment injury or work related gradual process injury where ACC have not provided full cover, Southern Cross will provide cover under the applicable benefit and associated policy limits and terms and conditions of cover will apply. We will refund up to 100% of the remaining balance of the eligible healthcare service, after the ACC contribution has been deducted.

## IMAGING AND TESTS

Diagnostic imaging	\$100,000 per claims year
Cardiac tests	\$5,000 per claims year
Diagnostic tests	\$3,000 per claims year

## CONSULTATIONS

Specialist consultations	\$10,000 per claims year. Excludes psychiatrist and all skin lesion consultations.
Mental health consultations	\$1,500 per claims year. Must be performed by a Psychiatrist vocationally registered in psychiatry or a psychologist registered with the New Zealand Psychologists Board (includes all psychologist branches without restriction).
Dietitian consultations	\$125 per consultation, up to \$625 per claims year

## NON SURGICAL TREATMENT

IV infusions (non-cancer)	\$1,000 per claims year. For IV infusions of Medsafe indicated drugs provided by or under the care of a Specialist in an approved facility. Excludes consultations and the cost of non-Pharmac approved drugs.
Psychiatric hospitalisation	\$3,500 per claims year
Allergy services	\$1,000 per claims year. Must be performed by or under the care of a Specialist or a General Practitioner with an Easy-Claim agreement with us.

## DAY-TO-DAY TREATMENT

General Practitioner	\$100 per visit
Annual health check	\$100 per claims year
Flu vaccination	One vaccination per claims year
Nurse	\$30 per visit
Prescriptions	\$600 per claims year
Laboratory tests	\$70 per claims year
Physiotherapist	\$60 per visit, up to \$300 per claims year
Chiropractor	\$60 per visit, up to \$300 per claims year for each benefit
Osteopath	\$60 per visit, up to \$300 per claims year for each benefit
Audiologist	\$200 per claims year
Hearing tests	\$210 per claims year
Dietitian or Nutritionist	\$440 per claims year
Podiatrist	\$400 per claims year

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## VISION CARE

Orthoptist	\$200 per claims year
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Optometrist	\$70 per visit, up to \$350 per claims year
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Prescription glasses and contact lenses	UltraCare Base: No cover. UltraCare 400: \$500 per claims year
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## DENTAL TREATMENT

Dental treatment	UltraCare Base: No cover. UltraCare 400: \$750 per claims year
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## AFTER 1 YEAR CONTINUOUS COVER

Obstetrics allowance	\$1,000 per claims year
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Extraction of unerupted or impacted teeth	Refunded as per surgical procedures
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## AFTER 3 YEARS CONTINUOUS COVER

Gastric banding/bypass allowance	\$7,500 per lifetime
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Breast reduction allowance	\$15,000 per lifetime
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Prophylactic treatment allowance	\$50,000 per lifetime
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Palliative care and treatment allowance	\$2,400 per claims year
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## Interested in joining?

Call **0800 100 777**, or if your employer has a work scheme call **0800 438 268**

For a free quote, or to apply, visit [join.southerncross.co.nz/quote](http://join.southerncross.co.nz/quote)

## Already a member?

For member queries, please call **0800 800 181**