

HealthEssentials

Day-to-day health cover for a healthier you



HealthEssentials is designed to help you look after your everyday healthcare costs – so you can look after yourself and have a life as well.

How does it work?

HealthEssentials provides cover for 75% of your costs* up to the annual policy limits for regular healthcare expenses such as:

- GP and nurse consultations and prescriptions
- Dental consultations and treatment
- Optometrist consultation, prescription glasses and prescription contact lenses
- Audiologist consultations and hearing tests
- Physiotherapist, acupuncturist, chiropractor, osteopath, dietitian, nutritionist, rongoā Māori and registered massage therapist consultations.

The MySouthernCross app (available on both Apple and Android) helps you keep track of your benefits, claim online and more. You can also claim at point of sale using Southern Cross Easy-Claim.

*Up to policy limits. Refer overleaf for more detail.

Want more information?

Visit southerncross.co.nz/healthessentials. Call **0800 438 628** or speak to your adviser.

HealthEssentials coverage table

HealthEssentials is different from traditional health insurance as it doesn't cover costs such as surgery or specialist consultations – instead it lets you actively manage your day-to-day healthcare needs.

The following table sets out the healthcare services covered by HealthEssentials. You'll be reimbursed for 75 per cent of the actual cost of the eligible healthcare service (up to annual limits)

HEALTHCARE SERVICE	ANNUAL LIMITS	OTHER TERMS AND CONDITIONS
Primary care		
General practitioner consultations	\$250 per claims year (in total)	
Nurse consultations		
Prescriptions charges for drugs prescribed by a Medical Practitioner or nurse		
Annual health check		
Dental care		
Dental consultations	\$500 per claims year (in total)	3 months stand down applies
Dental treatment		
Eye care		
Optometrist consultations	\$100 per claims year	3 months stand down applies
Prescription glasses and prescription contact lenses for change of vision, and replacement for loss or breakage	\$250 per claims year	
Ear care		
Audiologist consultations	\$300 per claims year (in total)	
Hearing tests		
Self care		
Acupuncturist	\$250 per claims year (in total)	
Chiropractor		
Dietitian or Nutritionist		
Osteopath		
Physiotherapist		
Registered massage therapist		
Rongoā Māori practitioner		
	Excludes the cost of food and food substitutes	
	Excludes the cost of medication	
	Excludes the cost of food and food substitutes	

For full details of the benefits and maximums for this policy and any exclusions, limitations or other conditions that may apply, please refer to the relevant policy document at southerncross.co.nz/plans