

Just the facts

Hospital Cash Cover

To provide a single lump-sum benefit when certain specified medical treatments or conditions are suffered, to help alleviate the ancillary costs associated with poor health and medical treatments, such as time off work, accommodation and transport costs for example. It does not reimburse actual medical expenses and benefits paid have no bearing to the actual medical expenses incurred or earnings lost.

Premium Review Periods

- Yearly Stepped
- When selecting the \$1,000 sum insured option Hospital Cash Cover costs between 30% and 40% of Private Medical Cover Premiums (nil excess and no Specialists and tests option)

Minimum Entry Age

0

Maximum Entry Age

70

Expiry Age

Life

Sum Insured Option

- \$1,000
- \$1,500
- \$2,000

Excess

No excess applies

GST

Applies to premiums, claims and commissions

Inflation Adjustments

No

Multiple Claims Allowed

- Multiple claims are possible
- 12-month stand-down for claims against the same specified condition, as a result of the same underlying illness/injury
- No stand-down for claims against different specified conditions, as a result of the same underlying illness/injury

Worldwide Cover

Yes, as long as treatment takes place in New Zealand or Australia, however some incapacities suffered (as defined in the Hospital Cash Benefit schedule) will be covered outside of New Zealand and Australia as long as the client is a resident in New Zealand or Australia

Paid in Advance

- Listed conditions are each assigned a factor, between 0.5 and 12
- When a condition is suffered the sum insured is multiplied by the appropriate factor and paid as a lump-sum benefit

Wait periods

None

Occupation Classes

Classes 1-5

Combining Covers

- Can be combined with Private Medical Cover

Financial Underwriting

No financial underwriting

Benefits

Criteria

Benefit

Limitations or Conditions

Hospital Cash Benefit	Suffering a defined condition	Sum insured multiplied by relevant condition factor	12-month stand-down for claims against the same specified condition, as a result of the same underlying illness/injury
Major Diagnostic Benefit	Undergoing a listed diagnostic procedure: <ul style="list-style-type: none"> • Arthroscopy • CT scan • Angiogram • Colonoscopy • Dilation & Curettage • Laparoscopy • Nuclear stress test • Hysteroscopy • Myelogram • Gastroscopy • MRI scan • PET scan • Scintigraphy • Cystoscopy • Cardiovascular Ultrasound • Echocardiography • Myocardial Perfusion Scans 	Fixed benefit of \$1,000	90 day stand-down following a diagnostic test for further diagnostic tests required as a result of the same underlying cause, illness or injury
Hospital Stay Benefit	Cash amount payable per night spent in Hospital in excess of three nights, to a maximum of 10 nights per admission	\$300 per night	<ul style="list-style-type: none"> • The benefit is reduced by any Major Diagnostic Benefit paid for any major diagnostic test during the same admission • The benefit is not paid if any Public Hospital Cash Grant is paid under Partners Life Private Medical Cover. This means benefits will only become payable for the same admission once the Public Hospital Cash Grant payments under the Private Medical Cover come to an end
Hospice Benefit	Cash amount payable per night spent in a Hospice in excess of three nights, to a maximum of 10 nights per admission	\$300 per night	<ul style="list-style-type: none"> • The benefit is reduced by any Major Diagnostic Benefit paid for any major diagnostic test during the same admission • The benefit is not paid if any Public Hospital Cash Grant is paid under Partners Life Private Medical Cover. This means benefits will only become payable for the same admission once the Public Hospital Cash Grant payments under the Private Medical Cover come to an end
Children's Cover Benefit	Any children of the life assured are automatically covered for the first six months	Sum insured multiplied by relevant condition factor. Depending on child's age	Children can be continued to be covered without evidence of health if they are added to the policy within the first six months. Additional premium applies

Condition	Factor	Condition	Factor
Fracture of jaw, skull, forearm, collarbone or wrist before age 16	0.5	Left Orchiectomy	1
Appendectomy, before age 16	0.5	Right Orchiectomy	1
Tonsillectomy where this occurs after age 16	0.5	Bilateral Orchiectomy in 1 procedure	1
Adenoidectomy where this occurs after age 16	0.5	Pancreatectomy	1
Tonsillectomy and Adenoidectomy before age 16	0.5	Temporarily requiring mechanical devices for moving, e.g. wheelchair or crutches, for longer than 1 month	1
Inpatient Surgery under General Anaesthetic and at least twenty-four (24) hours in a Private Hospital or Public Hospital before age 16	0.5	The total temporary, simultaneous loss of use of more than 2 digits on the same limb, for at least 2 continuous months	1
Fracture of jaw, skull, forearm, collarbone or wrist at age 16 or after	1	The total temporary inability to perform 1 of the Activities of Daily Living for a continuous period of at least 1 month	1
Appendectomy at age 16 or after	1	The total temporary inability to perform 3 of the Normal Domestic Duties for a continuous period of at least 1 month	1
Tonsillectomy at age 16 or after	1	Angioplasty – 1 or 2 coronary arteries	1
Adenoidectomy age 16 or after	1	Fracture of upper arm, shoulder, elbow, vertebrae, kneecap, ankle, heel or leg below the knee (tibia or fibula) at age 16 or after	2
Tonsillectomy and Adenoidectomy in 1 procedure where this occurs at age 16 or after	1	The total temporary, loss of use of a foot; or a hand; or of all fingers on 1 hand; or of all toes on 1 foot where this occurs before age 16 for at least 3 continuous months	2
Inpatient Surgery under General Anaesthetic and at least 24 hours in a Private Hospital or Public Hospital before age 16	1	Fracture of the leg above the knee (femur) or the pelvis before age 16	2
Fracture of upper arm, shoulder, elbow, vertebrae, kneecap, ankle, heel or leg below the knee (tibia or fibula), before age 16	1	The total temporary inability to perform 1 of the Activities of Daily Living for a at least 2 months	2
The simultaneous total and permanent loss of use of up to 2 digits on the same limb	1	The total temporary inability to perform 3 of the Normal Domestic Duties for a at least 2 months	2
Prostatectomy	1	Left Mastectomy	2
Splenectomy	1	Right Mastectomy	2
Left Oophorectomy	1	Bilateral Mastectomy in 1 procedure	2
Right Oophorectomy	1	Cholecystectomy	2
Bilateral Oophorectomy	1	Hysterectomy	2
Left Nephrectomy	2	The total temporary, for at least 1 continuous month, loss of sight of both eyes	1
Right Nephrectomy	2	The temporary, loss of ability to produce intelligible speech due for at least 1 continuous month	1
Left Pneumonectomy	2	Temporarily requiring mechanical devices for moving, e.g. wheelchair or crutches, for more than 3 months	1
Right Pneumonectomy	2	Temporary admission to a Private Hospital or Public Hospital where the confinement has lasted more than 1 month and is likely to last for at least 2 further months	1
Brachytherapy or Radiotherapy for more than 3 days per week for a minimum of 4 weeks.	2	Temporary confinement to bed at home under the daily supervision of an appropriate Specialist or Medical Doctor where the confinement has lasted more than 1 month and is likely to last for at least 2 further months	1

This is a summary of Partners Life's Hospital Cash Cover — Refer to the Partners Life Hospital Cash Cover Protection Benefit Sheet for full details. All information correct as at 19th of June 2023.

Hospital Cash Cover Conditions - This is a summary of a selection of specific conditions. Refer to Protection Benefit Sheet for a complete list and full definitions.

Condition	Factor	Condition	Factor
Temporarily requiring mechanical devices for moving, e.g. wheelchair or crutches, where the requirement for such assistance is for more than 2 months.	2	The total temporary, loss of use of both feet; or of both hands; or of 1 foot and 1 hand; or of 3 or more of the digits on any 2 of the feet and hands, for at least 1 continuous month	1
The simultaneous total and permanent loss of use of more than 2 digits on the same limb.	2	The long-term, meaning more than 3 months, continuous requirement for steroidal drug therapy as confirmed by an appropriate Specialist	1
The total temporary, loss of use of a foot; or a hand; or of all fingers on 1 hand; or of all toes on 1 foot, where this occurs at age 16 or after, for at least 3 continuous months.	3	Total and irreversible loss of sight of the right eye which is defined as: A combination of visual defects resulting in the same degree of visual impairment as that occurring in either of the above	1
Fracture of the leg above the knee (femur) or the pelvis at age 16 or after.	3	Total and irreversible loss of sight of the left eye which is defined as: A combination of visual defects resulting in the same degree of visual impairment as that occurring in either of the above	1
Inpatient Surgery under General Anaesthetic – Joint repair.	3	Inpatient Surgery under General Anaesthetic – Joint replacement	2
Inpatient Surgery under General Anaesthetic – Bone repair	3	Inpatient Surgery under General Anaesthetic – Spine	2
Inpatient Surgery under General Anaesthetic – Colorectal, Renal, Spleen.	3	Inpatient Surgery under General Anaesthetic – Surgical debridement and/or grafting to at least ten percent (10%) of the body surface area as measured by The Rule of Nines or the Lund and Browder Body Surface Chart	2
Inpatient Surgery under General Anaesthetic – Gastro-oesophageal.	3	Angioplasty – of 3 or more coronary arteries	2
Inpatient Surgery under General Anaesthetic – Arterial or venous	3	Requirement to undergo a stem cell transplant as confirmed by an appropriate Specialist	2
The total temporary inability to perform 1 of the Activities of Daily Living for a continuous period of at least 3 months	3	Complete severance of the thumb and index finger from the first phalangeal joint, or loss of the use of the entire thumb and entire index finger on 1 hand	2
The total temporary inability to perform 3 of the Normal Domestic Duties for a continuous period of at least 3 months.	3	The simultaneous total permanent loss of use of all fingers on 1 hand; or of all toes on 1 foot	2
The total permanent loss of use of a foot; or a hand	6	Whipple Procedure	6
Inpatient Surgery under General Anaesthetic – Brain	6	Heart and/or lung transplant	9
Inpatient Surgery under General Anaesthetic – Cardiothoracic	6	Undergoing a recommended course or set of courses of intravenous chemotherapy or intravenous drug treatment	12
Undergoing a recommended course or set of courses of non-intravenous chemotherapy	6	The long-term, meaning more than 3 months, continuous requirement for out of hospital supplementary oxygen therapy, as confirmed by an appropriate Specialist	12
Liver transplant	6	The long-term, meaning more than 3 months, continuous requirement for out of hospital immunosuppressive therapy, as confirmed by an appropriate Specialist	12
Kidney transplant	6	Undergoing a bone marrow transplant, confirmed as necessary by an appropriate Specialist	12

Activities of Daily Living (ADL)

- Bathing and showering
- Dressing and undressing
- Eating and drinking
- Using the toilet to maintain personal hygiene
- Moving from place to place by walking, wheelchair or with the assistance of a walking aid

Normal Domestic Duties (NDD)

- Cleaning of the home
- Shopping for the family's groceries
- Cooking of meals for the family
- Taking care of any dependent relatives
- Doing the family laundry

Exclusions

- | | | | |
|--|--|---|--|
| <ul style="list-style-type: none"> • Participating in criminal activity • Pregnancy complications unless continued past 90 days post-delivery • Chronic musculoskeletal pain • Chronic pain syndrome or any synonym • Chronic fatigue syndrome or any synonym • Fibromyalgia or any synonym • Refusal to provide claims information or undergo requested examinations or tests • Mental disease or disorders, or psychiatric conditions • Weight reduction surgery • Harm caused (whether directly or indirectly) to a dependent child | <ul style="list-style-type: none"> • Pregnancy or pregnancy complications lasting less than 90 days after the end of the pregnancy • Health conditions related to the misuse of alcohol, or prescription or non-prescription drugs • HIV, AIDS and related conditions • Prescription costs* • Organ donation • Expenses recoverable from other sources • GP, dentist, nurse, or any other non-hospital or specialist treatment provider's costs* • After-hours, administration, or cancelation costs | <ul style="list-style-type: none"> • Alternative health practitioners, and non-recognised treatments, e.g. experimental treatments • Geriatric Conditions or senility • Congenital Disorders • War • Acute admissions • Childbirth, termination, and Infertility treatment • Short or long sightedness, or presbyopia • Dental health conditions* • Self-inflicted harm • Any costs incurred in relating to the health condition*, e.g taxi fares | <ul style="list-style-type: none"> • Preventative treatment or investigative tests • Sterilisation costs in the first 2 years • Overseas costs* • Contraception • Public hospital costs* • Laser eye surgery • Investigation or treatment other than Surgery for sleep disturbances, snoring and obstructive sleep apnoea • Non-disclosure, misstatement, fraudulent claims, or non-compliance with medical treatment • Cosmetic surgery or procedures • Anything which is not medically necessary |
|--|--|---|--|

* Unless specifically covered under this policy