

Nothing is more important than your health. Without your health, your lifestyle and earning ability can be impacted. Much of the emotional and financial burden of an illness can be avoided by protecting yourself and your loved ones with health insurance.

Whatever stage of life you are at, you can develop a plan to suit your unique circumstances, and as these change, so too can your SmartCare plans.

We have been providing our members with access to private medical treatment since 1971. Over those 40 years, we've built up a wealth of experience and understanding of what New Zealanders really need. This is reflected in the market-leading flexibility of our SmartCare products.



Building your plan

Central to the SmartCare range is the Hospital and Surgical base plan, which covers you for the larger expenses, including surgery and private hospital admission.

SmartCare is a modular health plan that can be tailored to meet you and your family's needs. Add one or more of these modules to the comprehensive base plan: Specialist, Natural Health, GP, Natural Health or Dental and Optical.

Hospital and Surgical base plan

The Hospital and Surgical base plan covers you for the larger expenses, including surgery (an operation or procedure to treat a disease or an illness) and private hospital admission (treatment in a private hospital without the need for surgery).

The Hospital and Surgical base plan provides a range of excess options from \$0–\$4,000, which can help bring down the cost of premiums to fit within your budget.

KEY BENEFITS

General surgery

You are covered for procedures including private hospital costs, surgeons' fees, pre-operative and post-operative diagnostics, consultations and tests up to \$300,000 per person per policy year.

Non-surgical cancer treatment

If you are diagnosed with cancer, you will be covered up to \$25,000 per course of treatment to a yearly maximum of \$65,000.

Parental support

When your child is in need of care, we assist you with parent accommodation, ambulance transfer, air transport and support person accommodation benefits, when the child is covered under this plan.

Private hospital admission

If you require admission to a private hospital but do not require surgery, you are covered up to \$200,000 per person per policy year. These costs include diagnostics, consultations and tests within six months of admission to a private hospital.

Treatment outside New Zealand

With our Hospital and Surgical base plan, you are covered up to \$30,000 per person per policy year for the costs of a medically necessary and recognised surgical procedure at an overseas hospital.

Major diagnostic procedures

Your general and oral surgery benefit covers up to \$300,000 per person per policy year and includes major diagnostic procedures such as angiograms, endoscopies, MRI scans, CT scans and/or MP scans, with or without admission to a private hospital.

Your family can be added to your plan

SmartCare allows you to add dependants or whāngai to your plan. Dependants and whāngai remain on your plan until their 25th birthday. You can also add your parents and spouse to your plan.

Modules that can be added to help tailor your plan

Specialist plan

The Specialist plan covers you for specialist consultations and a wide range of diagnostic tests that do not result in hospital admission.

KEY BENEFITS

Specialist consultations

You are covered for specialist consultations such as visits to cardiologists, gynaecologists and ear, nose and throat specialists up to \$4,000 per policy year.

Diagnostic testing

You are covered for diagnostic testing such as ultrasounds, bone density scans, mammograms and allergy testing up to \$4,000 per policy year.

Immediate cover

With our Specialist plan, there is no stand-down period, so you are able to make claims as soon as your plan is in place.

No excess

You are covered for 100% of the costs of your claim, as no excess applies.

Loyalty benefits

You are rewarded for three years of continuous cover including cover for complications of pregnancy and melanoma checks.

GP plan

Our GP plan is ideal for those seeking cover for more frequent healthcare costs. It covers you for doctor and nurse visits as well as prescriptions. There is no limit on the number of times you can visit.

KEY BENEFITS

Doctor visits

You can visit your doctor or even have your doctor visit you with this plan, allowing you up to \$55 per clinic visit or \$70 for each after-hours GP visit.

Prescriptions

You can cover the cost of prescriptions up to \$20 for each prescription, up to \$400 per year.

Practice nurse visits and lab tests

You are covered for the costs of practice nurse visits up to \$35 per visit, as well as lab tests as ordered by your GP or specialist, up to \$80 per year.

Loyalty benefits

You are rewarded for three years of continuous cover including preventative mammograms and prostate checks. A stand-down period of 90 days applies.

Natural Health plan

Our Natural Health plan covers you for treatments by other health practitioners such as osteopaths, natural therapists and nutritionists.

KEY BENEFITS

Chiropractic and osteopath consultations

You are covered for the costs of chiropractor and osteopath visits up to \$45 per visit, up to \$240 per policy year.

Other health practitioners

You can have treatment from a number of health practitioners including physiotherapists, podiatrists, homeopaths, acupuncturists and nutritionists up to \$45 per visit, up to \$200 per policy year.

Loyalty benefits

You are rewarded for three years of continuous cover including flu vaccinations. A stand-down period of 90 days applies.

Dental and Optical plan

This plan is ideal if you make regular trips to your dentist or optometrist and covers 80% of the costs.

KEY BENEFITS

Dental cover

With our Dental and Optical plan, you are covered for dental treatment up to \$500 each policy year.

Optical cover

You are covered for the costs of optometrist consultations up to \$300 each per policy year as well as the costs of prescription glasses or contact lenses up to \$300 per policy year.

Loyalty benefits

You are rewarded for three years of continuous cover with the dental benefit being extended to include orthodontic treatment.

A stand-down period of 90 days applies.