



Your health is our business

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Southern Cross
Healthcare



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Why do you need health insurance?

One of the ways Waikato University values your health and wellbeing is by providing you with affordable access to a Southern Cross health insurance group scheme.

Being healthy means we can earn a living, care for our families and enjoy life to the full. We think nothing of insuring our houses and cars, but – unbelievably – insuring our most valuable asset, our health, is often not our number one priority.

If your health is compromised, you want to have access to medical treatment in a short timeframe so you can get on with enjoying life. Health insurance is there to cover you should the unexpected happen and the best time to take out health insurance is when you are healthy.

We never think it's going to happen to us!

If you were to get diagnosed with a medical condition requiring elective medical attention, what are the implications? Ministry of Health information (as at January 2005) shows that 27,000 patients were waiting more than 6 months for a first specialist appointment through the public system and over 8,000 patients were waiting more than 6 months for treatment. Waiting list times for elective procedures often change, for updated information visit www.electiveservices.govt.nz.

When would you need cover?

The reality is the New Zealand public health system simply cannot cope with the demand placed on it. Last year Southern Cross Medical Care Society members received claims refunds for more than 4 million medical and surgical treatments – at a value of \$381.4 million! (Year end 30 June 2004).

Common perceptions among New Zealanders who don't have health insurance are that the public system and ACC will look after them. This is true to a certain degree. If you have an acute or life threatening condition you should receive prompt medical attention through a public hospital. What about after this time though? Subsequently you may be placed on waiting lists for further investigative procedures or for further treatment. Sadly, many people reach an acute condition while waiting for elective surgical procedures on public waiting lists. The situation compounds for those needing more than one procedure.

Why Southern Cross?

Southern Cross is unique in that it is New Zealand's largest specialist health insurer with over 40 years' experience in the health insurance industry. We are not-for-profit, entirely run for the benefit of our 800,000 plus members.

Southern Cross has an A+ (Strong) financial strength rating through Standard Poor's (Australia) Pty. Limited on 21 February 2005. This is an objective rating, which measures an insurer's ability to pay out claims. If you are considering an alternative insurer, find out what their Standard and Poor's rating is. Do they even have one? Most reputable insurers do.

We aim to pay out 85 cents in claims for every dollar we receive. The remaining portion is used to cover administration costs and to build reserves. When considering an alternative insurer, this is useful information to compare. It is called a claims to revenue ratio. A lower ratio means the insurer is not paying out as much in claims.



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How to get covered

Becoming a member of Southern Cross is as easy as picking up the telephone!

To find out more information about how the Waikato University group scheme operates, to receive a personalised quote or more information about our health insurance services, please contact your Southern Cross sales consultant below.

Theresa Horan
Southern Cross Healthcare
Phone: 0800 001 171
Email: theresah@sxhealth.co.nz

Alternatively, you can use our website [Southern Cross Web – Interested in Joining?](#) and enter your details in the electronic form – we'll be in touch!





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Cover your family

Providing health insurance for your partner and children means they will have access to medical treatment in a shorter timeframe. They will get healthier faster so you can get on with enjoying life. Less time off work looking after sick children or partners also reduces the chances of lost income.

The best time to take out health insurance for your children is within the first three months of their birth so they are covered for any conditions (excluding congenital conditions) which may develop. And with Southern Cross, you only pay for your first two children – any additional children under 19 years are covered FREE of charge!

Each member of your family will also enjoy the benefits of a Southern Cross membership – see [Benefits of joining your group scheme](#).

Adding a family member to your policy is as easy as picking up the telephone! Call your Southern Cross sales consultant today to find out more information.

Theresa Horan
Southern Cross Healthcare
Freephone 0800 001 171
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Benefits of joining your group scheme

Benefits of joining Southern Cross through the Waikato University group scheme

- Reduced premiums for you and your immediate family on a Southern Cross plan of your choice*
- No 90-day stand down period before claiming
- Easy payment methods

*To confirm eligibility and to find out about the cost of joining the Waikato University group scheme, please contact your Southern Cross sales consultant – you will find their contact details in the [How to get covered](#) section.

Benefits of a Southern Cross membership

- A free copy of jump! magazine which provides practical tips on day-to-day health matters and offers exclusive deals on health related products and services
- Exclusive discounts and offers with our health partners
- 15% discount off the non-member rate for TravelCare or Frequent Traveller Southern Cross Travel Insurance premiums
- Access to a free Health Info *Line* service where members can obtain advice from one of our registered nurses confidentially about diagnosed medical conditions or procedures
- Access to Southern Cross Affiliated Providers – a network comprising arrangements with specialists, hospitals and facilities who have agreed to provide specific services and procedures to members at agreed prices
- A wide range of health insurance plans available to suit all lifestyles and budgets
- Loyalty benefits after continuous membership – depending on the plan chosen.



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Healthcare plans

Here are some key details on each of the Southern Cross plans available to you under the Waikato University group scheme. For more information on these plans please contact your Southern Cross sales consultant – refer to the [How to get covered](#) section for their contact details.

KiwiCare is one of our most affordable shared cover plans. It suits people who prefer to meet their own day-to-day medical expenses (such as GP visits and prescriptions), but who want cover for some of the costs of private surgery, most specialist visits and imaging such as x-rays.

KiwiCare Budget offers exactly the same benefits as *KiwiCare*, for a lower premium. The only difference is we deduct a \$100 excess from each claim form you submit.

RegularCare is our most popular plan for families. It is a shared cover healthcare plan that protects you against some of the costs of private surgery and day-to-day medical expenses including doctor's visits, prescriptions, physiotherapy, most specialist visits and imaging such as x-rays.

RegularCare Budget offers exactly the same benefits as *RegularCare*, for a lower premium. The only difference is we deduct a \$100 excess from each claim form you submit.

SuperCare is a shared cover plan. It gives you protection against most of the costs of day-to-day medical treatment and private surgical expenses. *SuperCare* covers a wide range of medical services including dental treatment and optometrist visits.

SureCare is a plan specifically designed for our senior members who want to guard themselves against high surgical expenses. We deduct a \$600 excess for any surgical procedure, angiography, cardioversion, lithotripsy, endoscopic procedures, interventional radiology or non-surgical hospitalisation claim.

HospitalCare is a plan for those who want to safeguard themselves and their families against the high cost of surgical treatment, but whose day-to-day medical expenses are not high enough to warrant a comprehensive healthcare plan.

Hospital & SpecialistCare gives you the same benefits as *HospitalCare* but extends coverage to include specialist visits and imaging such as x-rays, whether or not you undergo surgery.

UltraCare Base is the ultimate Southern Cross plan that provides extensive cover for most of the costs of day-to-day medical treatment and extensive cover for private surgery, up to a maximum of \$60,000 per operation.

UltraCare 100 offers the same comprehensive benefits as the *UltraCare Base* plan, but members are also covered for up to \$100 per membership year for dental care and up to \$250 per membership year for optometrist visits.

UltraCare 400 offers the same benefits as the *UltraCare base* plan, as well as up to \$400 per membership year for dental treatment and up to \$250 per membership year for spectacles and contact lenses.

Jigsaw is a unique modular plan that enables members to pick and choose benefits that best meet their healthcare needs. All *Jigsaw* plans include a compulsory Surgery and Hospitalisation module (Module 1), which covers you for a range of qualifying surgery up to a maximum of \$60,000 (\$500 excess applies – we deduct a \$500 excess for any surgical procedure, angiography, cardioversion, lithotripsy, endoscopic procedures, interventional radiology or non-surgical hospitalisation claim). The other optional *Jigsaw* modules that you can choose from are: 2. Specialists and Imaging; 3. Body Therapy; 4. Day-to-Day Treatment; 5. Dental Care.

IMPORTANT

The plan descriptions are designed to give a general idea of some of the benefits offered by the Southern Cross plans. For more details on the benefits and maximums for each plan, and any exclusions, excesses or other conditions that may apply please call 0800 800 181 and request a policy document or visit our website www.southerncross.co.nz

These plans may not all be available to new members.



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Frequently asked questions (FAQs)

Here are the answers to some of our most frequently asked questions:

Q: I am already a member, what is the advantage of joining the Waikato University group healthcare scheme?

A: Waikato University has negotiated with Southern Cross special benefits for their staff that are exclusive to Southern Cross group members.

To find out what special benefits are available through the Waikato University group scheme, go to the [Benefits of joining your group scheme](#) section.

Q: How much does it cost to join?

A: The cost of taking up health insurance is based on your age, the selected plan type, the discount and contribution specific to the Waikato University group scheme. Regardless of age, income, number of dependants or particular health needs, we are sure to have a plan that is right for you and your family.

To receive a personalised quote on joining the Waikato University group scheme contact your Southern Cross sales consultant. Refer to the [How to get covered](#) section for their contact details.

Q: How do I join?

A: Contact Southern Cross direct by telephone or email. Refer to the [How to get covered](#) section for details.

Q: How do I transfer my policy into the Waikato University group scheme?

A: This is easy to do, just contact your Southern Cross sales team or alternatively you can call Member Services on 0800 800 181 for more information.

Q: Can I keep my health insurance when I leave Waikato University?

A: Yes, this is your own personal plan for you to take with you wherever you are in New Zealand. If you are going on to a new place of employment it is possible to transfer your policy. You may however lose some concessions and/or loyalty benefits available in the Waikato University group scheme. Call Member Services on 0800 800 181 for more information.

Q: I have moved, do I need to let you know?

A: Yes! We like to keep all of our members updated with changes at Southern Cross and we also need to know where to send your claims refunds. So please call Member Services on 0800 800 181 whenever your contact details change. Alternatively, you can go to the Southern Cross website and change your details online via an e-mail form. This can be found at [Southern Cross Web – Change Your Details](#).

Q: How do I add an immediate family member to my policy?

A: Providing you are all going to be on the same plan, you can add your partner and children onto your policy. They may be entitled to the Waikato University group scheme discounted rate. Refer to the [Cover your family](#) section for more details or call Member Services on 0800 800 181.

Q: Does my health insurance cover me whilst I am overseas?

A: No. Your premium doesn't reflect the cost of medical treatment overseas. However, Southern Cross Travel Insurance offers a 15% discount off non-member TravelCare premiums. Telephone Southern Cross Travel Insurance on 0800 800 571 for more details.

Q: Do you have a web site?

A: Yes we do! www.southerncross.co.nz



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Contact us

Joining Southern Cross

For information on how to join, contact your Southern Cross sales consultant – refer to the [How to get covered](#) section for their details.

General or membership enquiries

For information about different plan types, changing your details and other general queries contact Member Services on 0800 800 181.

Pre-approvals and claims enquiries

For information about what your plan covers, for pre-approval for a procedure or for general claims enquires, telephone our claims consultants on 0800 800 181.

[Southern Cross Web – Make a Claim](#)

Health Info Line (for Southern Cross members only)

For questions about diagnosed medical conditions and procedures (a registered nurse will answer all your queries professionally and confidentially), telephone 0800 104 444 or enter your details on our website:

[Southern Cross Web – Health Info](#)

Southern Cross Travel Insurance

For information about travel insurance if you are travelling overseas, call us on 0800 800 571. Southern Cross Travel Insurance offers a 15% discount off non-member TravelCare premiums.

[Southern Cross Web – Travel Insurance](#)

You can also visit our website at www.southerncross.co.nz

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