

# SmartCare

Your health plan for life

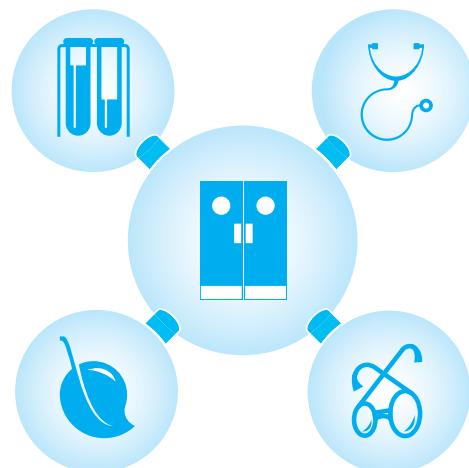


Nothing is more important than your health. Without your health your life, lifestyle and earning ability can be impacted. Much of the emotional and financial burden of an illness can be avoided by protecting yourself and your loved ones with health insurance.

SmartCare is a modular health insurance range that can be tailored to meet you and your family's needs.

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.

In building your tailored plan, first start with the Hospital and Surgical base plan. Then if you are seeking more comprehensive cover, add other plans to meet your needs.



## 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 medical admission (treatment in a private hospital without the need for surgery).

### Some key benefits:

#### ✓ General surgery

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

#### ✓ Oral surgery

You are covered for all costs associated with surgical removal of impacted or unerupted teeth, cysts, soft tissue swellings, pre and post operative diagnostics, consultations and tests up to \$300,000 per person per policy year.

#### ✓ Major diagnostic procedures

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

#### ✓ Private hospital admission

If you require admission to a private hospital but do not need surgery you are covered up to \$65,000 per person per policy year. These costs include diagnostics, consultations and tests within six months prior to or after admission to a private hospital.

#### ✓ Non-surgical cancer benefit

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. To qualify, treatment required would have to be classified as either A (urgent) or B (curative) using Ministry of Health guidelines.

#### ✓ Lithotripsy

You are covered for costs associated with this procedure up to \$75,000 per person per policy year.

### ✓ Public hospital benefit

You are covered up to \$2,700 per person per policy year for the cost of admission to a public hospital for more than three consecutive nights.

### ✓ Treatment outside New Zealand

With our Hospital and Surgical plan you are covered up to \$25,000 per person per policy year for the costs of a medically necessary and recognised surgical procedure at an overseas hospital.

### ✓ Minor surgery

Small surgical procedures performed by a registered medical practitioner in private practice are covered up to \$500 per claim.

### ✓ Post operative therapy

Our Hospital and Surgical plan covers the costs of a number of therapies including speech, language and physiotherapy following an approved surgery.

### ✓ Parental support

When your child is in need of care, we assist you with a parental accommodation benefit, ambulance transfers and air transport and support person accommodation benefits.

### ✓ Home nursing benefit

You are covered for nursing assistance up to \$6,000 per person per policy year.

## Other benefits of this plan:

### ✓ Dependant/whāngai cover

You can add your dependants/whāngai to your policy and enjoy knowing they are covered should they have a health issue. You only pay premiums for the first two dependants/whāngai on your plan, and they remain on child rates up to age 25 years.

### ✓ Excess options

You can select excess options between \$0 and \$4,000. Any additional SmartCare plans you add do not have an excess applied.

### ✓ Immediate cover

With our Hospital and Surgical plan, there is no stand down period, so you are able to make claims immediately.

### ✓ Parents cover

You can add your parents to your policy, ensuring they are covered should the unexpected happen.

## Discounts available:

With our Hospital and Surgical plan you can reduce your premium by:

### ✓ Choosing a higher excess

You can choose your excess level ranging from \$0 to \$4,000. The higher the excess, the higher your discount.

### ✓ Maintaining a healthy weight range

If you have a healthy Body Mass Index (BMI) range of between 18.50–24.99 and this is confirmed by your doctor, you will be eligible for premium discounts that build up over time up to 15%.

### ✓ Non-smoker rates

If you don't smoke or haven't smoked in the last 12 months, you are eligible for a non-smoker discount of 10% on the overall premium.

### ✓ Direct debits

We offer a 2.5% discount on the overall premium if you pay your SmartCare plan by direct debit.

For further explanations on benefits and exclusions, please refer to the SmartCare brochure.

Level 5, 79 Boulcott Street, PO Box 10075, Wellington 6143, New Zealand  
Freephone 0800 ACCURO (0800 222 876), Email [info@accuro.co.nz](mailto:info@accuro.co.nz)  
Facsimile (04) 473 6187, [www.accuro.co.nz](http://www.accuro.co.nz)

Accuro Health Insurance is the trading name for the Health Service Welfare Society Limited, which is incorporated under the Industrial and Provident Societies Act 1908.

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