



Why choose SmartStay?

SmartStay is the only health insurance product available in New Zealand to people who are coming to visit or work on a visa valid for less than 2 years.

SmartStay gives you all the benefits that you expect from a quality health insurance product, but also includes the option to add cover for GP and nurse consultations as well as prescription drugs and laboratory tests.

Combine quality products, fast claims turnaround, and our knowledgeable customer service team and it's no wonder we are New Zealand's best little health insurer.

Benefit summary*

- ✓ General surgery \$150,000
- ✓ Oral surgery (including wisdom teeth removal) \$150,000
- ✓ Cancer treatment \$25,000
- ✓ ACC top up

Two add-on module options

Specialist		GP	
Specialist consultations and diagnostic tests	\$4,000	GP visits	up to \$500
Mental health <i>(Included under Specialist consultations)</i>	\$500	Laboratory tests	up to \$100
		Prescriptions	up to \$300

What Accuro does better

All members have access to Best Doctors, a second opinion from the world's leading specialists, at no extra cost.

You're covered for specialist consultations and diagnostic procedures for 12 months either side of surgery (six months more on either side than other insurers).

We cover conditions you've had from birth (congenital), if they're diagnosed after 3 months of age.*

You can choose your own specialist.

You can add cover for GP and nurse consultations as well as prescription drugs and laboratory tests.

You have cover for urgent treatment in New Zealand's public hospitals*.

Children on the policy will only pay child rates up until their 25th birthday*.

Members on the same policy don't have to have the exact same policy. i.e. you can have the GP module and no excess, and another family member can have all modules and \$2,000 excess.

* For full limits and terms and conditions, please refer to the policy document.