



# Why choose SmartCare?

SmartCare provides comprehensive health cover for people who want to take care of their wellbeing. It is a lower cost option to our top-rated SmartCare+ product, whilst retaining most of the key benefits.

The SmartCare range has been recommended by Consumer Magazine in every Health Insurance review since 2008, making it their most recommended health insurance product.

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	\$300,000
✓ Oral surgery	\$300,000
✓ Cancer treatment	\$65,000
✓ ACC top up	

## Four add-on module options

Specialist	
Specialist consultations	\$5,000
Diagnostic tests	\$5,000
Mental health <i>(Included under Specialist consultations)</i>	\$500

GP	
GP visits	\$55 per visit
Nurse visits	\$35 per visit
Prescriptions	up to \$400

Natural Health	
Chiropractic and osteopath consultations	up to \$240
Other health practitioners	up to \$200

Dental and Optical	
Optometrist consultations	up to \$300
Prescription glasses /contact lenses	up to \$300
Dental cover	up to \$500

## 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.

Children can stay on the policy until their 25th birthday (four years more than other insurers).

You can suspend your policy when life happens (maternity leave, overseas travel, financial hardship).

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.