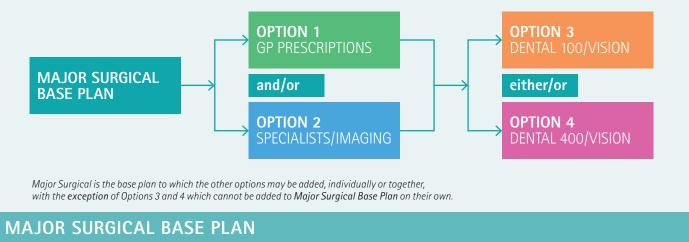


# MAJOR SURGICAL PLUS OPTIONS PLAN

FOR CORPORATE SCHEMES

# It's the security of knowing we're there.

PLEASE NOTE: All benefits in all sections apply to each person on the policy unless otherwise stated. Excess Option: Any voluntary excess option selected applies per claim and will be additional to any other deductibles applying to this plan. All benefits included in this brochure are net of any Social Security refund and include GST charged by providers of service.



#### PRIVATE HOSPITALISATION SURGICAL BENEFITS

#### THE FOLLOWING SECTION REFUNDS 100% OF THE USUAL AND CUSTOMARY CHARGES LIMITED TO THE BENEFIT MAXIMUMS FOR ANY ADMISSION.

#### Surgery

An admission for Non Acute Qualifying "Surgical Procedure(s)", together with that procedure's associated recovery time, Per Admn Per Year performed by a Registered Medical Specialist in a Licensed Private Surgical Hospital. Surgeon's fee • Anaesthetist's fee Hospital fees, in a Licensed Private Hospital or Private Facility approved by UniMed for:-Accommodation • Theatre fees and Anaesthetic Supplies • • Perfusionist No Intensive Care and special In-Hospital Nursing 100% of limit actual on • Recovery Nurse number costs up to X-Ray examination, ECG • usual and of • Intravenous Fluids, Irrigating Solutions, Dressings, Prescriptions and Antibiotics customary admissions • Post Operative Physiotherapy fees from a Registered Physiotherapist charges per Emergency Ambulance for hospital admission year • Surgically Implanted Prostheses Laparoscopic Disposables •

Gatherscopy       1,000,00       No Nac         Surveillance Colonicocy on Gatherscopy       1,000,00       No Nac         Surveillance Colonicocy on Gatherscopy       1,000,00       No Nac         Surveillance Colonicocy on Gatherscopy       1,000,00       9,000,00         Colonicocy on Gatherscopy       1,000,00       2,000,00         Colonicocy on Gatherscopy on Gatherscopy       2,000,00       2,000,00         Per Merrin       New State       2,000,00       2,000,00         Analoganam, Anglestry Inducting Nosialisation State Ancillary fees.       No Nac       New State         Analoganam, Anglestry Inducting Nosialisation State Ancillary fees.       No Nac       New State         Specal Accompation	Surgical Tests & Investigations	Per Admn	Per Year
Surveillance Colonacceps or Alastracceps Unit for a specification element, and ensemption of a labor of actual costs up to limit. Unit of an approximate ensemption of an approximate element, and and an approximate element of a labor of actual costs up to limit. Unit of an approximate element, and approximate element of a labor of actual costs up to limit. Per Admin Per 24 Montes Per Admin Per Ad		1,800.00 2,500.00	No Max No Max
Link of exp package every 2k meants. Provide market of the 24 Months Solarin Corp. Provide market of the 24 Months Solarin Corp. 120000 120000 1200000 1200000 1200000 1200000 1200000 1200000 1200000 1200000 1200000 1200000 1200000 120000 120000 1200000 120000 1200000 1200000 120000 120000 1200000 1200000 12000000 12000000 12000000 12000000 12000000 12000000 1200000000		2,000.00	NO MUX
In-Patient Non-PHARMAC Subsidied Pharmaceuticals         Per Adms         Per Adms         Per Year           Pharmaceutical presched by Accounting Physician, Perdamina or Specialat Registered Medical Prestriner         2,000.00         2,000.00         2,000.00           Warmaceutical Stretche         2,000.00         3,000.00	Limit of one procedure every 24 months.		
pharmacultable prescribed by a Consulting Projection, Pardiation on Specialist Registreet Medical Pactitioner         2,000,00         2,000,00           Pharmacultal Schedule.         Explored by Medica and en on fully or partly subsidiest by PRANAC through the New Zealand Pharmacultal Schedule.         Explored by Explored Medical Specialist in a Private Hospital. Benefits as per Surgery section.           Cardiac Surgery         Explored Medical Specialist in a Private Hospital. Benefits as per Surgery section.         Mainteende New Yealand New Yealan	Colonoscopy	1,250.00	1,250.00
Performed by a Registered Medical Specialist in a Private Hospital. Benefits as per Surgery section. Cardiae Surgery Performed by a Registered Medical Specialist in a Private Hospital. Benefits as per Surgery section. Angiogram, Angioplasty Including Hospitalisation, Specialist and Ancillary fees. Angiogram, Angioplasty Including Hospitalisation, Specialist and Ancillary fees. Infinited No Max Lithotipy Performed by a Registered Medical Practitioner. Secola conditions apply, refer to full conditions of membership. Per Night Per Your Secolar conditions apply, refer to full conditions of membership. Per Night Per Your In the event of a polleyholder's insured child Hospital is payable of: Accident Surgery Performed by a Registered Medical Practitioner. Secolar control and polleyholder biospital is payable of: Accident Surgery Performed by a Registered Medical Practitioner. Control to puerts acconnotation in the hospital is payable of: Accident Surgery Performed by a Registered Medical Practitioner. Per Your Performed by a Registered Medical Practitioner. Per Your Performed by a Registered Medical Practitioner. Performed by a Registered Medical Practitioner. Performed by a Registered Medical Practitioner. Per Your Performed by a Registered Medical Practitioner. Per Your Performed by a Registered Medical Practitioner. Per Your Performed by a Registered Medical Practitioner. Performed by a Registered Medi	Pharmaceuticals prescribed by a Consulting Physician, Paediatrician or Specialist Registered Medical Practitioner which have been approved by Medsafe and are not fully or partly subsidised by PHARMAC through the New Zealand		
Performed by a Registered Medical Specialist in a Private Hespital Benefits as per Surgery section.          Angiogram, Angiopatry       Unlimited       No Max         Angiogram, Angiopatry including Hespitalisation, Specialist and Anciliary fees.       Unlimited       No Max         Angiopatry       Unlimited       No Max         Excluding Hespitalisation, Specialist and Anciliary fees.       Unlimited       No Max         Special conditions apply, refer to full conditions of membership.       Per Night       Per Year         Parent Accommodation       Per Night       Per Year         In the event of a palicyholders' insured child having surgery in a private hospital for which cover is available, a 200.00       600.000         a benefit for parent accommodation in the hospital is payable of:       Accident Surgery       Before Outling Max Surgers, David May Developers' are undershale.       Accident Surgery         Before Outling in Surgery, David Alfrone Dury Campi, David Campy, and what the 'ACC' would have contributed havy or cabin here accept of by them relevels in surgery or are the difference between the acculatery of surgery and what the 'ACC' would have contributed havy or cabin here accept of by them relevels applicable to the "Novel Respitate Repared Surgery and what the 'ACC' would have contributed havy or cabin here accept of by them relevels applicable to the "Novel Respitate Repared Name Respitate Repared Name Re			
Angiogram, Angioplasty including Hospitalisation, Specialist and Ancillary fees.       No Max         Angiogram, Angioplasty       Unlimited       No Max         Enformed by Registered Medical Practitioner.       Unlimited       No Max         Special conditions apply, refer to full conditions of membership.       Per Might       Per Year         Present Accommodation       Per Might       Per Year         Accident Surgery       Before Qualifying Surgical Procedures" are under taken UniMed must review written confirmation from the "ACC" regarding their decision to either accept of the benefit of generate accemmodation in the hospital is payable of:         Accident Surgery       Before Qualifying Surgical Procedures" are under taken UniMed must review written confirmation from the "ACC" regarding their decision to either accept of the benefit decision decision to either accept of the benefit decision and the accept of the accept of the benefit decision and the accept of the accept of the benefit decision and taken the ACC accept of the ACC ac			
Angiopant       Unlimited       No Max         Angiopaty       Unlimited       No Max         Angiopaty       Unlimited       No Max         Encommodation       No Max         Special conditions apply refer to full conditions of membership.       Per Kamm       Per Kamm         Parent Accommodation       Per Napht       Per Year         In the event of a policy/notder's insured child having surgery in a private hospital for which cover is available, a 000.00       000.00         a benefit for parent accommodation in the hospital spayable of:       Accident Surgery       000.00         Before Qualifying Fluyr Clambid Hat the YACC agree to accept will able accept of year of the assist with the total cost of surgery on parties Hospital Surgical Benefits' section. If YACC decline your claim UnliMed Mult at its sole discretion that your claim bein accept of year of the accept of year of the assist with the total cost of surgery on parties Hospital Surgical Benefits' section. If YACC decline your claim UnliMed Mult at its sole discretion that your claim bein accept of year of the assist with the total cost of surgery on yout that the YACC would have contributed for You-up' covered by them to the low's plastered Dial Surgery is performed by a Registered Dial Surgero excluding, under al benefit cacepories, the extraction respected by them to the parties of transmission of the total cost of surgery on up of the difference and the total cost of surgery on up of the difference and the total cost of surgery on up of the difference and the total cost of surgery on up of the difference and the total cost of surgery on up of the difference and them to the surgery of t			
Utbotripy       Performed by a Registered Medical Practitioner.       Unlimited       No Max         Special conditions apply, refer to full conditions of membership.       Per Night       Per Vear         Parent Accommodation       Per Night       Per Vear         In the event of a policyholder's insured child having surgery in a private hospital for which cover is available,       200.00       600.00         a benefit for parent accommodation in the hospital is payable of:       Accident Surgery       Per Regree Qualifying 'Surgical Procedures' are undertaken Unliked must receive written confirmation from the "ACC" regarding their decision to either accept or decisin work information form the "ACC" agere in accept Walin and to a transcept on purp the difference betreem the actual cost of surgery and what the "ACC" would have continued have are careful by them to be levels applicable to the "Private Hospital Surgical Benefits' section. No cover is provided for workplace/employment related injuries/conditions first occurring on arter 1 July 1989.       Per Admn       Per Vear         All Oral Surgery       Per Admn       Per Vear       All Oral Surgery performed by a Registered Oral Surgeon excluding, under all benefit categories, the construction or surgical removal of texth, implantation of text or ocots of titalium implants.       Unlimited       No Max         Wiedom Tooth Extraction       Berges of Construction performed by a Registered Medical Practitioner in Private Prospital Surgical Benefit sector surgery and no have for Quality in the intertaken surgery to the difference of Construction performed and texth, indivate Practice.       For all s		Unlimited	No Max
Performed by a Registered Medical Practitioner.       Unlimited       No Max         Special conditions apply, refer to full conditions of membership.       200.00       600.000         a benefit for parent accommodation       Per Night       Per Year         Accident Surgery       Accident Surgery       600.000       600.000         Accident Surgery       Before Doublifying 'Surgical Broeduces' are undertaken Unliked must receive written confirmation from the 'ACC' regarding their dension to either accept or decline your chain for surgery. Obusting in jury Chain [16] that the XCC' decline your chain of surgery concernse to the breeding out chain is surgers. Data list sole discrept by Unliked for 'top-up' concernse to the there is a count of surgery or only the difference between the accept of surgery or only the difference between the accept of surgery or only the difference between the accept of surgery or only the difference between the accept of surgery or only the difference between the accept of surgery or only the difference between the accept of surgery or only the difference between the accept of surgery or only the difference between the accept of surgery or only the difference between the accept of surgery between only long on a difference between the accept of surgery between only top difference between the accept of surgery between only top difference between the accept of surgery between only top difference between the accept of surgery between only top difference between the accept of surgery between only top difference between the accept of surgery and on a difference between the accept of surgery between only top difference between the accept of surgery between only top difference between the accept of surgery between only top difference between the accept of surgery betwee	Angioplasty	Unlimited	No Max
Parent Accommodation         Per Name         Per Vear           In the event of a policyholder's insured child having surgery in a private hospital for which cover is available,         200.00         600.00           a benefit for parent accommodation in the hospital is payable of:         200.00         600.00         600.00           Accident Surgery         Before Qualifying "Surgical Procedures" are undertaken UniMed must receive written confirmation from the "ACC" regarding their decision to either accept or decine your claim for surgery. Qualifying injury Claims! that the "ACC" accept valid also be accepted by UniMed Tite assist with the total cost of surgery or pay the difference between the actual cost of surgery and what the "ACC" work place/employment related injuries/confitions first accentring on orafter 1 July 1999.         Per Adm         Per Year           Oral Surgery         Per Adm         Per Year         All Oral Surgery performed by a Registered Oral Surgeon excluding, under all benefit categories, the extraction or surgical removal of teeth, implantation of teeth or costs of titanium implants.         Unlimited         No Max           Wisdom Toth Extraction         Removal of un-erupted or impacted wisdom teeth, including all associated costs.         2,400.00         2,400.00         2,400.00           For all stages of breast reconstruction performed under the same anaesthetic as the initial mastectomy: benefits as per Private Hospitalisation Surgical Benefits decions.         Stages of the same construction and into onigo of \$1,000.           For all stages of breast reconstruction performed under the same	Performed by a Registered Medical Practitioner.	Unlimited	No Max
In the event of a policyholder's insured child having surgery in a private hospital for which cover is available,       20.00       600.00         a benefit for parent accommodation in the hospital is payable of:       Accident Surgery         Before Qualifying "Surgical Procedures" are undertaken UniMed must receive written confirmation from the "ACC" regarding their decision to either accept or decisin for surgery. Qualifying Injury Claim(5) that the "ACC" arger to accepted by UniMed for "top-up" coverage to the benefit revers applicable to the "Private Hospital Surgical Benefits" section. "PACC" decise work what the "ACC" and or claim UniMed for top-up" coverage to the benefit revers applicable to the "Private Hospital Surgical Benefits" section. No cover is provided for workplace/remployment related injuries/conditions first accurring on or after 1 July 1999.       Per Admn       Per Year         Oral Surgery performed by a Registered Oral Surgeon excluding, under all benefit categories, the curtaction or surgical removal of teeth, implantation of teeth or costs of trianium implants.       Unlimited       No Max         Mixed Tor Lextaction       Removal of un-crupted or impacted wisdom teeth, including all associated costs.       2,400.00       2,400.00         For sit stages of breast reconstruction performed user diverse spreaked by the reconstruction performed by a Registered Medical Practitioner in Private Practice.       No Max         For all stages of breast cenostruction performed after the initial mastectomy: benefits as per Private Hospitalsation Surgical Benefits section.       Section Private Hospitalset and Private Hospital Surger Surgery Surgery Surgery Surgery Surgery Surgery Surgery Surgery Surgery Su		Per Night	Per Veor
Before Qualifying "Surgical Procedures" are undertaken UniMed must receive written confirmation from the "ACC" regarding their decision to either accept or decine your claim for surgery. Qualifying Injury Claim(s) that the "ACC" agree to accept will also be accepted by UniMed for 'top-up' coverage to the berefit levels applicable to the "Private Hospital Surgical Benefits" section. If "ACC" agree your claim UniMed will, at its soid discretion, either assist with the total cost of surgery or pay the difference between the actual cost of surgery and what the "ACC" agree your claim UniMed will, at its soid discretion, either assist with the total cost of surgery and what the "ACC" agree your claim UniMed will and the succepted by UniMed for You-up' coverage to the Versian placeble to the "Private Hospital Surgical Benefits" section. No cover is provided for workplace/employment related injuries/conditions first accurring on or after 1 July 1999.         Oral Surgery       Per Admn       Per Year         All Oral Surgery performed by a Registered Oral Surgeon excluding, under all benefit categories, the extraction or surgical removal of tecth, implantation of tecth or costs of ittanium implants.       Unimited       No Max         Wisdom Tooth Extraction       Removal of un-erupted or impacted wisdom teeth, including all associated costs.       2,400.00       2,400.00         Breast Reconstruction       Breast Reconstruction performed under the same anaesthetic as the initial mastectomy: benefits as per Private Hospitalisation Surgical Benefits section.       Surgery and and tatooing): or \$15,000       Or to avoid and or heel or surgery for the breasts to achieve or oracet the symmetry and/or look and/or feel of the breasts. This benefit section.       Surgery Private Hospital Surgery	In the event of a policyholder's insured child having surgery in a private hospital for which cover is available,	-	
All Oral Surgery performed by a Registered Oral Surgeon excluding, under all benefit categories, the extraction or surgical removal of teeth, implantation of teeth or costs of titanium implants. Unlimited No Max Wisdom Tooth Extraction Removal of un-erupted or impacted wisdom teeth, including all associated costs. 2,400.00 2,400.00 Breast Reconstruction Breast Reconstruction Breast Reconstruction performed by a Registered Medical Practitioner in Private Practice. For all stages of breast reconstruction performed under the same anaesthetic as the initial mastectomy; benefits as per Private Hospitalisation Surgical Benefits section. For all stages of breast reconstruction performed after the initial mastectomy or not under the same anaesthetic as the initial mastectomy, an amount (payable once only) being the lesser of either the total cost of the reconstruction (including nipple reconstruction and tattooing); or \$15,000. For the avoidance of doubt, this benefit section excludes surgery to the breasts to achieve or correct the symmetry and/or look and/or feel of the breasts. This benefit is only available for surgery following first diagnosis of breast cancer on or after 01 May 2005 and no benefit will be paid under this section unless UniMed has paid for the initial mastectomy. ALL BENEFIT SECTIONS FROM THIS POINT FORWARD REFUND 100% OF ACTUAL MEDICAL COSTS TO THE SPECIFIED MAXIMUMS. "PUBLIC HOSPITAL" CASH GRANT PUBLIC HOSPITAL" CASH GRANT PUBLIC HOSPITAL" CASH GRANT Surgical and Medical Admissions When Admitted to Public Hospital for a full 24 hours or more. (Child Benefit - 50% of above. All injury admissions are excluded). SURGERY - PRE ADMISSION BENEFITS Please note: To qualify for a claim, costs falling under these benefits must be incurred within the three months prior to an operation. Please submit receipted accounts at the same time as your claim for surgical hospitalisation. Consultant Physician For Pre-Operative Consultation Only. First claim in an insurance year	levels applicable to the "Private Hospital Surgical Benefits" section. If "ACC" decline your claim UniMed will, at its sole discretion cost of surgery or pay the difference between the actual cost of surgery and what the "ACC" would have contributed had your cost of to the levels applicable to the "Private Hospital Surgical Benefits" section. No cover is provided for workplace/employment related to the test of the test of the test of the test of the test.	, either assist with th aim been accepted b	ne total by them
extraction or surgical removal of teeth, implantation of teeth or costs of titanium implants.UnlimitedNo MaxWisdom Tooth Extraction Removal of un-erupted or impacted wisdom teeth, including all associated costs.2,400.002,400.00Breast Reconstruction Breast Reconstruction performed by a Registered Medical Practitioner in Private Practice. For all stages of breast reconstruction performed under the same anaesthetic as the initial mastectomy: benefits as per Private Hospitalisation Surgical Benefits section. For all stages of breast reconstruction performed after the initial mastectomy or not under the same anaesthetic as the initial mastectomy; an amount (payable once only) being the lesser of either the total cost of the reconstruction (including nipple reconstruction and tattooing); or \$15,000. For the avoidance of doubt, this benefit section excludes surgery to the breasts to achieve or correct the symmetry and/or look and/or feel of the breasts. This benefit is only available for surgery following first diagnosis of breast cancer on or after 01 May 2005 and no benefit will be paid under this section unless UniMed has paid for the initial mastectomy.PUBLIC HOSPITAL" CASH GRANTPer Day Per YearSurgical and Medical Admissions When Admitted to Public Hospital for a full 24 hours or more. (Child Benefit - 50% of above. All injury admissions are excluded).125.00 1,500.00SURGERY - PRE ADMISSION BENEFITS Please note: To qualify for a claim, costs falling under these benefits must be incurred within the three months prior to an operation. Please submit receipted accounts at the same time as your claim for surgical hospitalisation.Per YearFor Pre-Operative Consultation Only. First claim in an insurance yearPer Year Per YearPer Year <td>Oral Surgery</td> <td>Per Admn</td> <td>Per Year</td>	Oral Surgery	Per Admn	Per Year
Removal of un-erupted or impacted wisdom teeth, including all associated costs.       2,400.00       2,400.00         Breast Reconstruction       Breast Reconstruction performed by a Registered Medical Practitioner in Private Practice.       For all stages of breast reconstruction performed under the same anaesthetic as the initial mastectomy; benefits as per Private Hospitalisation Surgical Benefits section.       For all stages of breast reconstruction performed after the initial mastectomy or not under the same anaesthetic as the initial mastectomy, an amount (payable once only) being the lesser of either the total cost of the reconstruction (including nipple reconstruction and tattooing); or \$15,000.       For the avoidance of doubt, this benefit section excludes surgery to the breasts to achieve or correct the symmetry and/or look and/or feel of the breasts.         This benefit is only available for surgery following first diagnosis of breast cancer on or after 01 May 2005 and no benefit will be paid under this section unless UniMed has paid for the initial mastectomy.       Per Day       Per Year <b>PUBLIC HOSPITAL" BENEFITS</b> PUBLIC HOSPITAL" CASH GRANT       Per Day       Per Year         Surgical and Medical Admissions       125.00       1,500.00       [Child Benefit - 50% of above: All injury admissions are excluded].         SURGERY - PRE ADMISSION BENEFITS       Per Day       Per Year         Please note: To qualify for a claim, costs falling under these benefits must be incurred within the three months prior to an operation. Please submit receipted accounts at the same time as your claim for surgical hospitalisation.         Consultant	extraction or surgical removal of teeth, implantation of teeth or costs of titanium implants.	Unlimited	No Max
Breast Reconstruction performed by a Registered Medical Practitioner in Private Practice.       For all stages of breast reconstruction performed under the same anaesthetic as the initial mastectomy: benefits as per Private Hospitalisation Surgical Benefits section.         For all stages of breast reconstruction performed after the initial mastectomy or not under the same anaesthetic as the initial mastectomy, an amount (payable once only) being the lesser of either the total cost of the reconstruction (including nipple reconstruction and tattooing); or \$15,000.         For the avoidance of doubt, this benefit section excludes surgery to the breasts to achieve or correct the symmetry and/or look and/or feel of the breasts. This benefit is only available for surgery following first diagnosis of breast cancer on or after 01 May 2005 and no benefit will be paid under this section unless UniMed has paid for the initial mastectomy.         ALL BENEFIT SECTIONS FROM THIS POINT FORWARD REFUND 100% OF ACTUAL MEDICAL COSTS TO THE SPECIFIED MAXIMUMS.         "PUBLIC HOSPITAL" BENEFITS         "PUBLIC HOSPITAL" CASH GRANT       Per Day         Per Car         Surgical and Medical Admissions         When Admitted to Public Hospital for a full 24 hours or more.       125.00         1,500.00       (Child Benefit - 50% of above. All injury admissions are excluded).         SURGERY - PRE ADMISSION BENEFITS       Please note: To qualify for a claim, costs falling under these benefits must be incurred within the three months prior to an operation. Please submit receipted accounts at the same time as your claim for surgical hospitalisation.         Consultant Physician		2,400.00	2,400.00
"PUBLIC HOSPITAL" BENEFITS         "PUBLIC HOSPITAL" CASH GRANT       Per Day       Per Year         Surgical and Medical Admissions       Per Day       Per Year         When Admitted to Public Hospital for a full 24 hours or more.       125.00       1,500.00         (Child Benefit - 50% of above. All injury admissions are excluded).       125.00       1,500.00         SURGERY - PRE ADMISSION BENEFITS       Per excluded in the same time as your claim for surgical hospitalisation.       Per Visit       Per Year         Consultant Physician       Per Visit       Per Year       Per Year         For Pre-Operative Consultation Only.       400.00       400.00       400.00	Breast Reconstruction performed by a Registered Medical Practitioner in Private Practice. For all stages of breast reconstruction performed under the same anaesthetic as the initial mastectomy: benefits as per Private H Benefits section. For all stages of breast reconstruction performed after the initial mastectomy or not under the same anaesthetic as the initial m (payable once only) being the lesser of either the total cost of the reconstruction (including nipple reconstruction and tattooing For the avoidance of doubt, this benefit section excludes surgery to the breasts to achieve or correct the symmetry and/or look a This benefit is only available for surgery following first diagnosis of breast cancer on or after 01 May 2005 and no benefit will be	astectomy, an amou ); or \$15,000. and/or feel of the bre	nt easts.
"PUBLIC HOSPITAL" CASH GRANTPer DayPer YearSurgical and Medical AdmissionsTer Dublic Hospital for a full 24 hours or more.125.001,500.00(Child Benefit - 50% of above. All injury admissions are excluded).125.001,500.00SURGERY - PRE ADMISSION BENEFITSPlease note: To qualify for a claim, costs falling under these benefits must be incurred within the three months prior to an operation. Please submit receipted accounts at the same time as your claim for surgical hospitalisation.Consultant PhysicianPer VisitPer YearFor Pre-Operative Consultation Only.Hou.00400.00400.00	ALL BENEFIT SECTIONS FROM THIS POINT FORWARD REFUND 100% OF ACTUAL MEDICAL COSTS TO THE SPECIFIED N	IAXIMUMS.	
Surgical and Medical Admissions       125.00       1,500.00         When Admitted to Public Hospital for a full 24 hours or more.       125.00       1,500.00         (Child Benefit - 50% of above. All injury admissions are excluded).       SURGERY - PRE ADMISSION BENEFITS       Please note: To qualify for a claim, costs falling under these benefits must be incurred within the three months prior to an operation. Please submit receipted accounts at the same time as your claim for surgical hospitalisation.         Consultant Physician       Per Visit       Per Year         For Pre-Operative Consultation Only.       400.00       400.00	"PUBLIC HOSPITAL" BENEFITS		
When Admitted to Public Hospital for a full 24 hours or more. (Child Benefit - 50% of above. All injury admissions are excluded).125.001,500.00SURGERY - PRE ADMISSION BENEFITSPlease note: To qualify for a claim, costs falling under these benefits must be incurred within the three months prior to an operation. Please submit receipted accounts at the same time as your claim for surgical hospitalisation.Per VisitPer YearFor Spre-Operative Consultation Only.First claim in an insurance year400.00400.00	"PUBLIC HOSPITAL" CASH GRANT	Per Day	Per Year
Please note: To qualify for a claim, costs falling under these benefits must be incurred within the three months prior to an operation. Please submit receipted accounts at the same time as your claim for surgical hospitalisation.         Consultant Physician       Per Visit       Per Year         For Pre-Operative Consultation Only.       400.00       400.00	When Admitted to Public Hospital for a full 24 hours or more.	125.00	1,500.00
accounts at the same time as your claim for surgical hospitalisation.         Consultant Physician       Per Visit       Per Year         For Pre-Operative Consultation Only.       400.00       400.00	SURGERY - PRE ADMISSION BENEFITS		
For Pre-Operative Consultation Only.400.00400.00First claim in an insurance year400.00400.00		tion. Please submit i	receipted
		Per Visit	Per Year

Specialist/Surgeons	Per Visit	Per Year
For Consultation(s) associated with Surgical Hospitalisation.	200.00	200.00
First claim in an insurance year Subsequent claims in an insurance year	200.00 90.00	200.00 No Max
Imaging		
For Diagnostic Procedures associated with Surgical Hospitalisation.		
X-rays and Image Intensifiers	500.00	500.00
Ultrasound	500.00	500.00
Mammography	500.00	500.00
Scintigraphy	500.00	500.00
CT Scan     MRI Scan	1,500.00 2,000.00	1,500.00 2,000.00
PET Scan	2,500.00	2,500.00
MINOR SURGERY		
Registered Medical Specialist		
Not requiring general anaesthetic, including preceding consultation and performed in specialist rooms.	Unlimited	No Max
Minor Skin Lesions Removed by a GP		
Performed by a Registered Medical Practitioner in General Practice. Note that Prior Approval must be sought for this benefit.	2,000.00	2,000.00
HEALTH MAINTENANCE BENEFITS		
Home Care	Per Day	Per Year
Home Nursing by a Registered Nurse, following Surgery in a Private Hospital on referral from a Registered Medical Practitioner.	150.00	1,500.00
PRIVATE HOSPITALISATION MEDICAL BENEFITS		
Cover is provided for Non Acute Medical Hospitalisation (Excludes Psychiatric / Geriatric) in a Licensed Private Hospital, on admission and under the care of a Registered Medical Practitioner.	Per Admn	Per Year
Refund of Hospital Accommodation fees.	10,000.00	10,000.00
Intravenous Fluids, Irrigating Solutions, Dressings, Prescriptions and Antibiotics.	500.00	500.00
Psychiatric/Geriatric Hospitalisation		
In a Licensed Private Hospital on Admission and under the Care of a Specialist Psychiatrist/Geriatrician. Refund of Hospital Accommodation fees.	2 000 00	2 000 00
Intravenous Fluids, Irrigating Solutions, Dressings, Prescriptions and Antibiotics.	2,000.00 500.00	2,000.00 500.00
	300.00	300.00
ACUTE PRIVATE HOSPITALISATION MEDICAL/SURGICAL GRANT		
An admission for an "Acute" Qualifying Medical Condition or "Surgical Procedure" under the care of a Registered Medical Practitioner in a Licensed Private Hospital.	5,000.00	5,000.00
CHEMOTHERAPY		
Benefit payable for treatment by a Registered Oncologist in Private Practice. Benefit applies to the cost of materials, chemotherapy drugs which are Pharmac approved, plus hospital accommodation together with approved ancillary hospital costs.	Per Treatment 30,000.00	Per Year 65,000.00
RADIATION ONCOLOGY		
Limited to Planning, Shielding and Accessories, Field Setup and XRT Simulation and performed in an approved Private Hospital facility.		Per Year 30,000.00
NON MEDICAL BENEFITS		
Funeral Grant		
Upon death by natural causes prior to age 65 of any person on the policy a grant of \$2,400.00 towards funeral costs is availab	le.	
Waiver of Premium		
Upon the death by natural causes prior to age 60 of any member paying the adult contribution rate the surviving spouse and/ the policy will receive two years free coverage at the benefit levels applying at the date of death.	or qualifying dependants	s named on
LOYALTY BENEFITS		
THESE BENEFITS RECOGNISE LONG TERM CONTINUOUS MEMBERSHIP.		

#### **Sterilisation Procedures**

Sterilisation procedures are covered for males and females after three years' continuous membership in the Major Surgical plan.

#### Obesity Surgery

Benefits apply after five years' continuous membership in this plan. A one time grant is payable of 50% of actual costs up to the benefit limit.

Per Lifetime 8,000.00

#### **Overseas Treatment**

Benefits apply after five years' continuous membership in this plan. A grant is payable of 75% of usual and customary charge for the identical procedure in New Zealand. The procedure must be available in New Zealand but the member prefers to be treated overseas. The procedure must be performed by a medical practitioner who is registered to carry out the procedure in the country where the procedure is taking place. A referral for the procedure from a New Zealand Registered Medical Practitioner will be required. Reimbursement of travel or accommodation costs is excluded. Benefit payable as reimbursement on production of invoices and Prior Approval is required for the treatment to be eligible.

OPTION 1 – GP/PRESCRIPTIONS		
GENERAL MEDICAL EXPENSES		
General Practitioners	Per Visit	Per Year
Treatment and Consultation by a Registered Medical Practitioner, Including Dressings, Acupuncture, ECG.	55.00	No Max
After Hours Home Visits.	70.00	140.00
Registered Practice Nurse Treatment and consultation by a Practice Nurse holding NZRN qualifications.	30.00	No Max
<b>Prescriptions</b> User part charges for prescription items on the New Zealand Pharmaceutical Schedule and prescribed by a Registered Medical Practitioner. (Note: Maximum of 20 items per policy)	300.00	300.00
Non-PHARMAC Subsidised Pharmaceuticals Pharmaceuticals prescribed by a Registered Medical Practitioner in General Practice which have been approved by Medsafe and are not fully or partly subsidised by PHARMAC through the New Zealand Pharmaceutical Schedule.		Per Year 2,000.00
Laboratory Tests The cost of laboratory charges for occult blood or glucose tests, requested by a Registered Medical Practitioner.	75.00	75.00
Independent Nurse Practitioners Treatment/consultation.	30.00	150.00
"ACC" TOP UP BENEFIT		
The 'shortfall' between actual costs and "ACC" refunds incurred as a result of qualifying personal injury or employment related conc as shown within this option. NB: For a claim to qualify, "ACC" must have provided financial assistance towards treatment costs.	ditions are covered	to the limits
MINOR SURGERY		
Performed by a Registered Medical Practitioner. Not requiring general anaesthetic, including preceding consultation.	450.00	No Max
LOYALTY BENEFIT		
<b>Psychiatric Consultations</b> Benefits apply after 5 years' continuous cover in this plan option. Consultation with a psychiatrist who is vocationally registered in New Zealand.	150.00	Three Visits
OPTION 2 – SPECIALISTS/IMAGING		
SPECIALISTS & IMAGING		
Consulting Physician/Paediatrician Consultations following referral from a Registered Medical Practitioner.	Per Visit	Per Year
First claim in an insurance year Subsequent claims in an insurance year	400.00 200.00	400.00 No Max
Specialist Including Surgeon Consultations following referral from a Registered Medical Practitioner with a Specialist Registered Medical Practitioner.		
First claim in an insurance year Subsequent claims in an insurance year	200.00 100.00	200.00 No Max
Specialist Oncologist Consultation following referral from a Registered Medical Practitioner with an Oncologist who is a Specialist Registered Medical Practitioner.		
First claim in an insurance year	250.00	250.00
Subsequent claims in an insurance year	110.00	No Max
Oral Surgeon Consultation (not treatment) by a Registered Oral Surgeon.		
First claim in an insurance year	200.00	200.00

100.00

No Max

Subsequent claims in an insurance year

IMAGING		
Treatment provided by a Registered Medical Practitioner in Private Practice.  Bone Density Scan  X-Rays and Image Intensifiers  Ultrasound  Mammography  Scintigraphy  CT Scan  MRI Scan  PET Scan	Per Visit 250.00 500.00 500.00 500.00 1,500.00 2,000.00 2,500.00	Per Year 250.00 500.00 500.00 500.00 1,500.00 2,000.00 2,500.00
HEALTH MAINTENANCE BENEFITS		
Chiropodist/Podiatrist Consultation and treatment by a Registered Practitioner.	220.00	220.00
Osteopath Consultation and treatment provided by an Osteopath with NZ Registration.	200.00	200.00
Physiotherapist Treatment by a Registered Physiotherapist, including acupuncture and manipulations.	50.00	200.00
Audiology Consultations and audiology testing fees by a Registered Audiologist. Audiometric Tests: For Puretone, Audiometry, Impedance, Tympanometry, Brain-stem evoked response.	100.00 250.00	250.00 250.00
<b>Dietician</b> Consultation by a New Zealand Registered Dietician on referral from a Registered Medical Practitioner.	40.00	200.00
Ambulance Emergency transportation for Public Hospital inpatient admission.	180.00	180.00
Urodynamic Assessment Treatment by a Specialist Urologist.	1,200.00	1,200.00
Speech Therapy Treatment by a Registered Speech Therapist following surgery, excluding consequence of injury by accident.	80.00	400.00
Overseas Transplant In the event of Heart, Lung, or Liver transplant surgery being required outside New Zealand, UniMed will assist with a once or	ly grant of \$12,500.00.	
Cardiac Diagnostic Procedures Holter Monitoring Treadmill Exercise Ambulatory BP Monitoring Cardio Vascular Ultrasound Stress Echocardiography		Total 2,400.00 per annum
LOYALTY BENEFITS		
These benefits recognise long term continuous membership.		
Chiropractor Benefits apply after three years' continuous membership in this plan. Cost of services from a Registered Chiropractor including X-rays.	Per Visit 200.00	Per Year 200.00
Sterilisation Procedures Sterilisation procedures are covered for males and females after one years' continuous membership in the Major Surgical with Specialist/Imaging option.	Per Admn 85,000.00	Per Year No Max
Obstetrics Benefits apply after three years' continuous membership in this plan. Treatment from a Registered Medical Practitioner for Obstetric conditions.	Per Visit 1,000.00	Per Year 1,000.00
Hearing Aid Grant Benefits apply after three years' continuous membership in this plan.	200.00	200.00
"ACC" TOP UP BENEFIT		

The 'shortfall' between actual costs and "ACC" refunds incurred as a result of qualifying personal injury or employment related conditions are covered to the limits as shown within this option. NB: For a claim to qualify, "ACC" must have provided financial assistance towards treatment costs.

### **OPTION 3 – DENTAL 100/VISION**

of field 5 benne foo, fision		
VISION CARE		
Optometrist	Per Visit	Per Year
Consultation by a Registered Optometrist.		
NB: Vision testing only. For spectacles/lenses see below.	75.00	250.00
Ophthalmologist		
Treatment by a Registered Ophthalmologist.		
First claim in an insurance year	200.00	200.00
Subsequent claims in an insurance year	100.00	No Max
Orthoptist		
Treatment by a Registered Orthoptist.	300.00	300.00
Spectacles and Lenses		
Reimbursement of costs (excluding replacement for loss or breakage) of spectacles or contact lenses	500.00	500.00
providing a change in prescription is required.		
DENTAL CARE		
Dental treatment by a Registered Dental Practitioner including routine maintenance, fillings, extraction of teeth, dentures, periodontic and orthodontic treatment.	100.00	100.00

## **OPTION 4 – DENTAL 400/VISION**

#### **VISION CARE**

The benefits as detailed in Option 3 relating to Optometrist, Ophthalmologist, Orthoptist, and Spectacles and Lenses also apply to Option 4.

#### DENTAL CARE

reimbursement under Option 4.

Need to know more before making your choice?

Phone UniMed's friendly, helpful staff now and secure your future. If calling from Christchurch please phone 03 365 4048.



CORPORATE.MS+0PS2016

#### **Head Office**

Union Medical Benefits Society Ltd 165 Gloucester Street, PO Box 1721 Christchurch 8140 Phone: 03 365 4048 Fax: 03 365 4066

www.unimed.co.nz