

# SOVEREIGN ASSURANCE Absolute Health

Vs

## AiA – Superior Health Cover

### Sovereign Assurance – Absolute Health

includes Specialist & Diagnostic Tests option

### AiA Superior Health

<p><b>Surgical Hospitalisation</b> Up to \$250,000 per person per policy year</p>	<p>Up to \$200,000 per life assured, per admission for Private Hospital surgical costs. No yearly limit. Includes minor surgery performed by a specialist in own rooms. Maximum limits apply – see policy.</p>
<p><b>Non - Surgical Hospitalisation</b> Up to \$250,000 per annum (includes chemotherapy and radiotherapy)</p>	<p>Up to \$100,000 per life assured, per policy year, (includes chemotherapy and radiotherapy).</p>
<p><b>Oral Surgery</b> Up to \$250,000 per annum</p>	<p>Up to \$200,000 per policy year for oral surgery recommended by your dentist or GP.</p>
<p><b>Overseas Treatment</b> Up to \$20,000 per lifetime - covers medical expenses, and travel</p>	<p>Up to \$20,000 per life per policy year covers medical expenses, accommodation and travel.</p> <p>Up to 24 mths coverage for treatment in Australia to 50% of policy maximums if continuously residing over 28 days.</p>
<p><b>Specialists Visits</b></p> <ul style="list-style-type: none"> <li>Covered three months prior to hospitalisation and three months after leaving.</li> <li>Physiotherapy Fees (relating to the hospitalisation)</li> </ul>	<ul style="list-style-type: none"> <li>Covered six months prior to hospitalisation and six months after leaving</li> <li>Includes operative physiotherapy, osteopathic and chiropractic treatment up to \$500 per year</li> </ul>
<p><b>Major Diagnostic Procedures</b> Up to \$100,000 per claim Covers the following procedures</p> <ul style="list-style-type: none"> <li>MRI scans</li> <li>CAT scans</li> <li>Angiogram</li> </ul> <p>Also includes outpatient surgical procedures and care</p>	<p>Up to \$125,000 per life per year. Limits apply Covers MRI, CT scans, angiogram, colonoscopy, colposcopy, hysteroscopy, laparoscopy, cystoscopy and myelogram (if carried out under general anaesthetic).</p>
<p><b>Diagnostic Procedures</b> Where there is an insured event, all investigative procedures recommended by a Medical Practitioner that relate directly to the insured event are covered for three months prior and three months post – surgery</p>	<p>Covered six months prior to hospitalisation and six months after hospitalisation</p>
<p><b>Transfer Benefit</b> Covers transfer from private hospital/day clinic to another due to complications or if further treatment required. All reasonable charges for transport by air ambulance, road ambulance, road transport or economy airfares within North and South Islands of NZ.</p>	<p>Return airfare, road or road ambulance within NZ, (excludes Chatham Is), to nearest private hospital, up to a maximum of \$2000 per claim.</p>
<p><b>Public Hospital Cash Benefit</b> After 3 nights in a Public Hospital, you receive \$200 per each extra night up to maximum of \$2,000 per annum</p>	<p>After 3 nights in a Public Hospital, you receive \$100 per each extra night up to maximum of \$1,000 per annum. Hospice cover - \$100 per day to a max of \$1,000.</p>
<p><b>Care Giver Accommodation Benefit</b> Up to \$2,500 per annum (no excess applies) for a parent, guardian or support person anywhere in NZ. (Up to \$125 per night)</p>	<p>Up to \$200 per night to \$2,000 per claim</p>

This comparison is based on information available in May 2007. Whilst every effort has been made to ensure the accuracy of this comparison, Costello Financial Services Limited is not responsible for any errors or omissions.

*Special conditions, maximums, exclusions apply. For full details please refer to the Policy Document which sets out what is and what is not provided for under each medical product displayed above.*

<p><b>Optional Specialist and Tests Benefit</b> (additional premium) Up to \$3,000 per insured person per annum (does not include specialists &amp; tests arranged prior to and post surgery- covered above.)</p>	<p>(additional premium) Covers costs after referral by a GP Maximums and \$100 excess apply to all claims.</p>
<p><b>Specialist and Diagnostic Tests</b> Specialist consultations when referred by a Medical Practitioner include: Cardiac Surgeons      Cardiologists ENT Specialists        Gastroenterologists General Surgeons     Gynaecologists Neurosurgeons        Oncologists Orthopaedic Surgeons Urologists</p> <p>Diagnostic Tests when referred by a specialist include: Allergy Testing        Audiology Audiometric            Colonoscopy CT Scans                Cystoscopy EEG                        EMG Exercise ECG          Gastroscopy Holter Monitoring     Laboratory tests Mammography          MRI Scans Myelogram              Ultrasound Urodynamic              X/Rays</p>	<p><b>Specialist and Diagnostic Tests</b> Specialist consultations when referred by a Medical Practitioner include: Cardiac Surgeons      Cardiologists ENT Specialists        Gastroenterologists General Surgeons     Gynaecologists Neurosurgeons        Oncologists Orthopaedic Surgeons Urologists</p> <p>Diagnostic Tests when referred by a specialist include: EEG / EMG              Exercise ECG Gastroscopy            Audiology Holter Monitoring     Laboratory tests Mammography          Urodynamic Assessments Myelogram              Ultrasound X/Rays                    Audiometric tests Allergy Testing</p>
<p><b>Excess Options</b> Nil excess, \$300, \$600, \$1,200, \$2,000 or \$4,000. If you claim it is, once per life assured, per annum. Excess <b>does not</b> apply to the Specialists and Tests benefit. The higher the excess – the lower the premium.</p>	<p>Nil excess, \$250, \$500, \$1000, or \$2,000. Excess deducted from first claim per annum. A \$100 excess per claim per life applies to all specialist and tests claims</p>
<p><b>Dependent Children</b> Covered to age 25</p>	<p>Covered to age 21</p>
<p><b>Home Aid Nursing</b> Up to \$125 per day to a maximum of \$2,500 per year</p>	<p>Up to \$150 per day to a max of \$5000 per year.</p>
<p><b>Loyalty Benefits (prior approval reqd)</b> Suspension of cover from 3-12 months if an insured person is travelling or living overseas After 3 continuous years, up to \$6,000 for breast reduction and varicose veins treatment, both if it is medically necessary. Sterilisation and Vasectomy – after 2 years –no max \$</p>	<p>Suspend cover from 3 to 24 consecutive months. No cover for conditions found whilst policy suspended.  No loyalty benefits</p>
<p><b>Waiver of Premium</b> 12 months free cover for surviving policy members upon death of policy holder prior to 60.</p>	<p>24 months free cover for surviving policy members upon death of policy holder, or up to age 65.</p>
<p><b>Death Benefit</b> \$2,500 cash payment if the insured or insured partner/spouse under the plan dies between ages 21 - 60</p>	<p>\$2,500 payment if the insured or insured partner/spouse under the plan dies before 65. \$30,000 per insured person if death results from a medical misadventure and is within 30 days</p>

Note: This is not a comprehensive comparison, rather it is a comparison of the major benefits offered by AiA Superior Health versus Sovereign Absolute Health.

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