

SOVEREIGN ASSURANCE Absolute Health

Vs

INGLIFE Medical Extra

Sovereign Assurance – Absolute Health includes Specialist & Diagnostic Tests option

INGLife – Medical Extra

<p>Surgical Hospitalisation Up to \$250,000 per person per policy year</p>	<p>Up to \$150,000 per operation. Limits detailed in policy document</p>
<p>Non - Surgical Hospitalisation Up to \$250,000 per annum (includes chemotherapy and radiotherapy)</p>	<p>Up to \$50,000 per admission. No annual maximum</p>
<p>Oral Surgery Up to \$250,000 per annum</p>	<p>Not covered</p>
<p>Overseas Treatment Up to \$20,000 per lifetime - covers medical expenses, and travel</p>	<p>Up to \$20,000 per annum – covers medical expenses, travel & support person where surgery cannot be performed in NZ. If you incur medical costs in Australia covered in policy, then you can be reimbursed usual, reasonable and customary NZ costs for the same treatment.</p>
<p>Specialists Visits (under Surgery Cover)</p> <ul style="list-style-type: none"> • Covered three months prior to hospitalisation and three months after leaving. • Physiotherapy Fees (relating to the hospitalisation) 	<ul style="list-style-type: none"> • Covered six months prior to hospitalisation and six months after leaving. • Must be GP referred
<p>Major Diagnostic Procedures Up to \$100,000 per claim Covers the following procedures</p> <ul style="list-style-type: none"> • MRI scans • CAT scans • Angiogram <p>Also includes outpatient surgical procedures and care</p>	<p>Maximum benefit payable is \$150,000 per Life Assured per annum. Covers the following procedures</p> <ul style="list-style-type: none"> • MRI scans • CAT scans • Angiogram • Laparoscopy • Hysteroscopy • Gastroscopy
<p>Diagnostic Procedures 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>Reimbursement of diagnostic procedure & test costs not otherwise covered by surgical & non-surgical hospitalisation benefit. Maximum of \$3,000 per Life Assured per annum</p>
<p>Transfer Benefit 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>If treatment required is not available locally, then the costs of air or road ambulance transfer to or from private hospital will be covered. Also reimbursement of support person transfer costs where the life assured must travel outside of their residential area for treatment that cannot be provided locally.</p>
<p>Public Hospital Cash Benefit 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 \$200 per each extra night to a maximum of 10 nights.</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.

Optional Specialist and Tests Benefit (additional premium) Up to \$3,000 per insured person per annum	(additional premium) Up to \$3,000 per insured person per annum
Specialist and Diagnostic Tests Specialist consultations when referred by a Medical Practitioner include: Cardiac Surgeons Cardiologists ENT Specialists Gastroenterologists General Surgeons Gynaecologists Neurosurgeons Oncologists Orthopaedic Surgeons Urologists 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	Specialist and Diagnostic Tests Specialist consultations when referred by a Medical Practitioner include: Cardiac Surgeons Cardiologists ENT Specialists Gastroenterologists General Surgeons Gynaecologists Neurosurgeons Oncologists Orthopaedic Surgeons Urologists Naturopaths Osteopaths Homeopaths Acupuncturists Chiropractors Diagnostic Tests when referred by a specialist include: MRI Scans CT Scans Arthroscopy ECG Exercise ECG Gastroscopy Colonoscopy Hysteroscopy Myelogram Ultrasound Angiogram X/Rays
Excess Options <ul style="list-style-type: none"> • Nil excess, \$300, \$600, \$1,200, \$2,000 or \$4,000. If you claim, it is once per life assured, per annum. Excess does not apply to the Specialists and Tests benefit. The higher the excess – the lower the premium.	Nil excess, \$250, \$500, \$1000, \$2000, or \$5000 Once per life assured per annum. Excess applied to all claims, including Specialists & Tests. Note: maximum limits also apply
Dependent Children Covered to age 25	Covered to age 21
Home Aid Nursing Up to \$125 per day to a maximum of \$2,500 per year	Must be recommended by the Hospital after surgery - Up to \$200 per day, maximum of 10 days.
Loyalty Benefits (prior approval reqd) 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 \$	Not applicable
Waiver of Premium 12 months free cover for surviving policy members upon death of policy holder prior to 60.	Not applicable
Death Benefit \$2,500 cash payment if the insured or insured partner/spouse under the plan dies between ages 21 - 60	Not applicable

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

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