

# SOVEREIGN ASSURANCE'S Absolute Health

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## SOUTHERN CROSS - Regular Care (80% Plan)

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### Sovereign Assurance - Absolute Health

### Southern Cross Regular Care (80% Plan)

<b>Surgical Hospitalisation incl Cardiac</b> Up to \$250,000 per person per policy yr	Refer to schedule (pays up to 80% costs)
<b>Non - Surgical Hospitalisation</b> Up to \$250,000 per annum (includes chemotherapy and radiotherapy)	Refer to schedule (pays up to 80% costs)
<b>Oral Surgery</b> Up to \$250,000 per annum	Refer to schedule (pays up to 80% costs)
<b>Overseas Treatment</b> Up to \$20,000 per lifetime - covers medical expenses, and travel.	Up to \$3,000 per trip (heart, lung or liver transplant). Southern Cross provides cash amount towards costs incurred for travelling.
<b>Specialists Visits</b> <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>	Initial Consultation <ul style="list-style-type: none"> <li>- up to \$100 per visit</li> <li>- up to \$80 follow up visit</li> </ul> Physiotherapy fees up to \$150 per claims year.
<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	Covered under Primary care section <ul style="list-style-type: none"> <li>• CT Scan - up to \$650 per scan</li> <li>Maximum refund \$1,300 per year</li> <li>• MRI - Up to \$800 per year</li> </ul>
<b>Optional Specialist and Tests Benefit</b> (additional premium) Up to \$3,000 per insured person per annum	Covered under Primary Care section <ul style="list-style-type: none"> <li>• X/Rays - up to \$400 per year</li> <li>• Mammography - up to \$400 per year</li> <li>• Audiology - Up to \$128 per year</li> <li>• ECG - Up to \$400 per year</li> </ul>
<b>Major Diagnostic Procedures</b> Up to \$100,000 per life per year Covers the following procedures <ul style="list-style-type: none"> <li>• MRI scans</li> <li>• CAT scans</li> <li>• Angiograms</li> </ul> Also includes Outpatient surgical procedures and Care	<ul style="list-style-type: none"> <li>• CT Scan - Up to \$1,300 per year</li> <li>• MRI Scan - Up to \$800 per year</li> <li>• Angiogram - Up to \$2,200 per procedure</li> <li>• Angioplasty - Up to \$8,800 per procedure</li> </ul>
<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 day)	Does not cover airfares. Parent Accommodation benefit while supporting a child - up to \$400 per procedure

This comparison is based on information available in April 2006. Whilst every effort has been made to ensure the accuracy of this comparison, Costello Financial Services 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>Excess Options</b></p> <ul style="list-style-type: none"> <li>• Nil excess, \$300, \$600, \$1,200 \$2,000 or \$4,000. If you claim it is, once per life assured, per annum.</li> </ul> <p>Excess does not apply to the Specialists and Tests benefit</p>	<ul style="list-style-type: none"> <li>• Nil excess, \$100 excess each claim</li> </ul>
<p><b>Dependent Children</b></p> <p>Covered to age 25</p>	<p>Covered to age 19</p>
<p><b>Home Aid Nursing</b></p> <p>Up to \$125 per day to a maximum of \$2,500 per year</p>	<p>Up to \$120 per day - maximum of \$720 per year. Available after one years membership</p>
<p><b>Public Hospital Cash Benefit</b></p> <p>After 3 nights in a Public Hospital, you receive \$200 per each extra night up to maximum of \$2,000 per annum</p>	<p>Payable after 2 nights in hospital Adult - up to \$600 per procedure Maximum per night - \$24 Maximum per year - \$2,100 Child - up to \$300 per procedure Maximum per year - \$1,050</p>
<p><b>Premiums</b></p> <p>Annual review. Rate for age. Level after age 70</p>	<p>Annual review. Rate for age</p>
<p><b>Death Benefit</b></p> <p>\$2,500 cash payment if the insured or insured partner/spouse under the plan dies between ages 21 - 60</p>	<p>\$600 - Death before age 65 - Death must be by natural causes only</p>

Note: this is not a comprehensive comparison, rather it is a comparison of the major benefits offered by Southern Cross Regular Care verses Sovereign Absolute Health. Regular Care also offers some cover for G P Visits, and prescription charges.

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