

# SOVEREIGN ASSURANCE'S Absolute Health

Vs

# SOUTHERN CROSS - WellbeingOne

## Sovereign Assurance – Absolute Health (Hospital Plan only)

## Southern Cross WellbeingOne.

<b>Surgical Hospitalisation</b> Up to \$250,000 per person per policy year	Up to \$75,000 per operation. Limits for each procedure detailed in policy document
<b>Non - Surgical Hospitalisation</b> Up to \$250,000 per annum (includes chemotherapy and radiotherapy)	Medical excluding geriatric/psychiatric/cancer - \$425 per night or day up to \$25,000 per year Chemotherapy - \$5000 per year
<b>Oral Surgery</b> Up to \$250,000 per annum	Not covered – included in separate module at extra cost
<b>Overseas Treatment</b> Up to \$20,000 per lifetime - covers medical expenses, and travel	Up to \$10,000 per year.
<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>	Covered six months prior to hospitalisation and four months after leaving <ul style="list-style-type: none"> <li>initial consultation - \$250</li> <li>follow up consultation - \$115</li> <li>no annual limits</li> </ul> Post Operative Physiotherapy <ul style="list-style-type: none"> <li>\$50 per visit, \$200 per year</li> </ul> Speech & language therapy <ul style="list-style-type: none"> <li>\$70 per visit and \$350 per year</li> </ul>
<b>Major Diagnostic Procedures</b> Up to \$100,000 per claim Covers the following procedures <ul style="list-style-type: none"> <li>MRI scans</li> <li>CAT scans</li> <li>Angiogram</li> </ul> Also includes outpatient surgical procedures and care	Covered 6 months prior to hospitalisation and 4 months after hospitalisation <ul style="list-style-type: none"> <li>CT Scan - Up to \$1,500 per year</li> <li>MRI Scan - Up to \$2,000 per year</li> </ul>
<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 four months prior to hospitalisation and four months after hospitalisation
<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.	Ambulance for emergency between private and public facility - \$180 per year.
<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	\$50 per night up to \$500 per admission. Up to \$2,400 per year
<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)	Not included.
<b>Home Aid Nursing</b> Up to \$125 per day to a maximum of \$2,500 per year	Must be within 4 months after surgery - after 1 years membership Up to \$125 per day, maximum of \$2000 per year.

This comparison is based on information available in February 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.*

<b>Excess Options</b> <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> Excess does not apply to the Specialists and Tests benefit. The higher the excess – the lower the premium.	Nil excess, \$250, \$500 or \$1000 Once per life assured per annum Excess applied to all claims.  Note: maximum limits also apply
<b>Dependent Children</b> Covered to age 25	Covered to age 19
<b>Loyalty Benefits (prior approval reqd)</b> 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 \$	Sterilisation \$5000 one-off payment Gastric banding/bypass \$7500 one-off Bilateral breast reduction \$5000 one-off
<b>Waiver of Premium</b> 12 months free cover for surviving policy members upon death of policy holder prior to 60.	24 months free cover for surviving policy members upon death of policy holder prior to 60.
<b>Death Benefit</b> \$2,500 cash payment if the insured or insured partner/spouse under the plan dies between ages 21 - 60	\$2,400 - Death before age 65 - Death must be by natural causes only

Note:

- 1 This is not a comprehensive comparison, rather it is a comparison of the major benefits offered by Southern Cross WellbeingOne verses Sovereign Absolute Health with optional Specialist and Diagnostic Tests not selected.

This comparison is based on information available in February 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.*