

SOVEREIGN ASSURANCE'S Absolute Health

Vs

SOUTHERN CROSS - WellbeingTwo

**Sovereign Assurance – Absolute Health
includes Specialist & Diagnostic Tests option**

Southern Cross WellbeingTwo.

<p>Surgical Hospitalisation Up to \$250,000 per person per policy year</p>	<p>Up to \$75,000 per operation.. (Excludes teeth extraction) Limits detailed in policy document</p>
<p>Non - Surgical Hospitalisation Up to \$250,000 per annum (includes chemotherapy and radiotherapy)</p>	<p>Medical excluding geriatric/psychiatric/cancer - \$425 per night or day up to \$25,000 per year Chemotherapy - \$5000 per year</p>
<p>Oral Surgery Up to \$250,000 per annum</p>	<p>Not covered – included in separate module at extra cost</p>
<p>Overseas Treatment Up to \$20,000 per lifetime - covers medical expenses, and travel</p>	<p>Up to \$10,000 per year.</p>
<p>Specialists Visits</p> <ul style="list-style-type: none"> Covered three months prior to hospitalisation and three months after leaving. Physiotherapy Fees (relating to the hospitalisation) 	<p>Covered six months prior to hospitalisation and four months after leaving</p> <ul style="list-style-type: none"> initial consultation - \$250 follow up consultation - \$115 no annual limits <p>Post Operative Physiotherapy</p> <ul style="list-style-type: none"> \$50 per visit, \$200 per year <p>Speech & language therapy</p> <ul style="list-style-type: none"> \$70 per visit and \$350 per year
<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>Covered 6 months prior to hospitalisation and 4 months after hospitalisation</p> <ul style="list-style-type: none"> CT Scan - Up to \$1,500 per year MRI Scan - Up to \$2,000 per year
<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>Covered four months prior to hospitalisation and four months after hospitalisation</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>Ambulance for emergency between private and public facility - \$180 per year.</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>\$50 per night up to \$500 per admission. Up to \$2,400 per year</p>
<p>Care Giver Accommodation Benefit Up to \$2,500 per annum (no excess applies) for a parent, guardian or support person anywhere in NZ. (Up to \$125 per day)</p>	<p>Not included.</p>

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.

<p>Optional Specialist and Tests Benefit (additional premium) Up to \$3,000 per insured person per annum</p>	<p>Available on WellbeingTwo (additional premium to basic WellbeingOne plan). Includes imaging and diagnostics as detailed in Diagnostic Procedures below</p>
<p>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</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>Imaging and Diagnostic Tests</p> <ul style="list-style-type: none"> • X/Rays - up to \$500 per year • Ultrasound –\$500 per year • Mammography - – \$500 per year • Scintigraphy – \$500 per year • CT Scan - \$1,500 per year • MRI Scan - \$2,000 per year • Laboratory tests - \$70 per year • Myocardial perfusion scan - \$1300 per test • Vascular laboratory - \$125 per year.
<p>Excess Options</p> <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. <p>Excess does not apply to the Specialists and Tests benefit. The higher the excess – the lower the premium.</p>	<p>Nil excess, \$250, \$500 or \$1000 Once per life assured per annum Excess applied to all claims.</p> <p>Note: maximum limits also apply</p>
<p>Dependent Children Covered to age 25</p>	<p>Covered to age 19</p>
<p>Home Aid Nursing Up to \$125 per day to a maximum of \$2,500 per year</p>	<p>Must be within 4 months after surgery - after 1 years membership Up to \$125 per day, maximum of \$2000 per year.</p>
<p>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 \$</p>	<p>Sterilisation \$5000 one-off payment Gastric banding/bypass \$7500 one-off Bilateral breast reduction \$5000 one-off</p>
<p>Waiver of Premium 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 prior to 60.</p>
<p>Death Benefit \$2,500 cash payment if the insured or insured partner/spouse under the plan dies between ages 21 - 60</p>	<p>\$2,400 - 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 WellbeingTwo versus Sovereign Absolute Health.

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