

SOVEREIGN ASSURANCE Absolute Health

Vs

Tower – Health Plus

Sovereign Assurance – Absolute Health

includes Specialist & Diagnostic Tests option

Tower Health Plus

<p>Surgical Hospitalisation Up to \$250,000 per person per policy year</p>	Up to \$120,000 per operation for Private Hospital surgical costs.
<p>Non - Surgical Hospitalisation Up to \$250,000 per annum (includes chemotherapy and radiotherapy)</p>	Up to \$35,000 per admission with a yearly limit of \$60,000
<p>Oral Surgery Up to \$250,000 per annum</p>	Not covered – included in separate module at extra cost
<p>Overseas Treatment Up to \$20,000 per lifetime - covers medical expenses, and travel</p>	Up to \$20,000 per year.
<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) 	<ul style="list-style-type: none"> Covered six months prior to hospitalisation and six months after leaving Includes cardiac investigations, diagnostic radiology & imaging
<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 at all times</p> <p>Limits apply</p>
<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>	Covered six months prior to hospitalisation and six months after hospitalisation
<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>	Costs for Ambulance for emergency between private and public facility
<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>	Not applicable
<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 night)</p>	Up to \$100 per night to \$1,500 per admission when treatment not available at a local private hospital

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>Optional Specialist and Tests Benefit (additional premium) Up to \$3,000 per insured person per annum (does not include specialists & tests arranged prior to and post surgery)</p>	<p>(additional premium) Covers costs after referral by a GP Maximums apply Cardiac investigations benefit up to \$60,000 per year per insured person after renewal by a GP</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>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: Colonoscopy CT Scans Cystoscopy EEG / EMG Exercise ECG Gastroscopy Holter Monitoring Laboratory tests Mammography MRI Scans Myelogram Ultrasound X/Rays</p>
<p>Excess Options 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.</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 claims</p> <p>Note: maximum limits also apply</p>
<p>Dependent Children Covered to age 25</p>	<p>Covered to age 21</p>
<p>Home Aid Nursing Up to \$125 per day to a maximum of \$2,500 per year</p>	<p>Under GP or Specialist recommendation. Maximums apply</p>
<p>Loyalty Benefits (prior approval reqd) 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>Suspension of cover for 3-24 months while an insured person lives or travels overseas – or 3-6 months if an insured person is registered as unemployed</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 age 65.</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>Not Applicable</p>

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