

# Multicare Plan

It's the security of knowing we're there

Effective 1 August 2023

**PLEASE NOTE:** All benefits in all sections apply to each person on the policy unless otherwise stated.

**PRIVATE HOSPITALISATION SURGICAL BENEFITS**

Payments under this section are limited to 80% of the 'Usual and Customary' costs of the procedure up to the per admissions limit stated. All benefits included in this brochure are inclusive of GST charged by providers of service.

**Compulsory Policy Excess:** The first \$300 when such costs are equal to or less than \$3,000, or the first \$600 when such costs are over \$3,000 of the TOTAL refundable costs per admission under this section are payable by the patient/member.

**Voluntary Excess Option:** Any voluntary excess option selected applies per claim and will be additional to any other deductibles applying to this plan. If a selected voluntary excess is greater than the compulsory excess the voluntary excess will apply.

<b>Surgery</b>	<b>Per Admission</b>	<b>Per Year</b>
<p>An admission for Non Acute Qualifying "Surgical Procedure(s)" together with that procedure's associated recovery time, performed by a Registered Medical Specialist in a Licensed Private Surgical Hospital.</p> <ul style="list-style-type: none"> <li>• Surgeon's fee</li> <li>• Anaesthetist's fee</li> <li>• Hospital fees, in a Licensed Private Hospital or Private Facility approved by UniMed for:                             <ul style="list-style-type: none"> <li>• Accommodation</li> <li>• Theatre fees and Anaesthetic supplies</li> <li>• Perfusionist</li> <li>• Intensive Care Nursing</li> <li>• Recovery Nurse</li> <li>• X-Ray Examination, ECG</li> <li>• Intravenous Fluids, Irrigating Solutions, Dressings, Prescriptions and Antibiotics</li> <li>• Pre op Consultation</li> </ul> </li> <li>• Emergency Ambulance for Hospital admission</li> <li>• Surgically Implanted Prostheses</li> <li>• Laparoscopic Disposables</li> <li>• Devices and Appliances (crutches, toilet seat, shower stool, walking frame, darco shoe, moonboot, non-motorised wheelchair hire, mastectomy bra when recovering from surgery, and the initial pacemaker insertion)</li> </ul>	<div style="border-left: 1px solid black; border-right: 1px solid black; border-bottom: 1px solid black; padding: 10px; width: fit-content; margin: auto;">                     Combined Maximum 100,000                 </div>	Unlimited

## Breast Reconstruction

Breast Reconstruction performed by a Registered Medical Practitioner in Private Practice.  
Benefits and limit as per surgery section.

## Oral Surgery

All Oral Surgery performed by a Registered Oral Surgeon excluding, under all benefit categories, the extraction or surgical removal of teeth, implantation of teeth or costs of titanium implants. Benefits and limits as per Surgery section.

**ALL BENEFIT SECTIONS FROM THIS POINT FORWARD REFUND 100% OF ACTUAL MEDICAL COSTS TO THE SPECIFIED MAXIMUMS.**

## Post Operative Therapy

Post Operative Therapy up to six months following surgery:

- Occupational therapy
- Physiotherapy
- Speech and language therapy
- Osteopath
- Chiropractor
- Dietician consultations (excludes food/food substitutes)

Combined Maximum  
1,000 Per Surgical Event

## In-Patient Non-PHARMAC Subsidised Pharmaceuticals

Pharmaceuticals prescribed by a Registered Medical Practitioner which have been approved by Medsafe and are not fully or partly subsidised by PHARMAC through the New Zealand Pharmaceutical Schedule.

**Per Year**

550

## Angiography

Angiograms, Angioplasty including Hospitalisation, Specialist and Ancillary fees.

Angiogram

Angioplasty (Grant)

**Per Year**

3,850

12,000

## Lithotripsy

Performed by a Registered Medical Specialist.  
Special conditions apply, refer to full conditions of membership.

Lithotripter

Urologist

Anaesthetist

Hospital

**Per Year**

4,200

900

600

450

6,150

## Breast Symmetry, Post Mastectomy

The costs of unilateral breast reduction surgery in order to achieve breast symmetry after a mastectomy for the treatment of breast cancer. This procedure must occur within 24 months after a mastectomy approved by UniMed under this policy.

**Per Lifetime**

6,500

## Surgical Tests and Investigations

Gastroscopy and/or Colonoscopy

**Per Year**

5,000

### Surveillance Colonoscopy or Gastroscopy

Per 24 Months

Payable where no signs or symptoms are present, reimbursement of 50% of actual costs up to limit. Limit of one procedure every 24 months.

Gastroscopy and/or Colonoscopy

2,500

*Please note: if the procedure extends to a polypectomy, the claim will be considered under the Private Hospitalisation Surgical Admission benefit, and if applicable, the policy excess applies.*

### Overseas Transplant

In the event of Heart, Lung, or Liver transplant surgery being required outside New Zealand, UniMed will assist with a once only grant of \$4,000.

### Accident Surgery

Before Qualifying "Surgical Procedures" are undertaken UniMed must receive written confirmation from the "ACC" regarding their decision to either accept or decline your claim for surgery. Qualifying Injury Claim(s) that the "ACC" agree to accept will also be accepted by UniMed for 'top-up' coverage to the benefit levels applicable to the "Private Hospital Surgical Benefits" section. If "ACC" decline your claim UniMed will, at its sole discretion, either assist with the total cost of surgery or pay the difference between the actual cost of surgery and what the "ACC" would have contributed had your claim been accepted by them to the levels applicable to the "Private Hospitalisation Surgical Benefits" section.

### Parent Accommodation

In the event of a policyholder's insured child having surgery in a private hospital for which cover is available, a benefit for parent accommodation in the hospital is payable of:

Per Night

130

Per Year

650

### "PUBLIC HOSPITAL" BENEFITS

#### "Public hospital" Cash Grant

#### Surgical and Medical Admissions

When Admitted to Public Hospital for a full 24 hours or more.  
(Child Benefit - 50% of above. All injury admissions are excluded).

Per Day

140

Per Year

1,680

### PRIVATE HOSPITALISATION MEDICAL BENEFITS

Cover is provided for Non Acute Medical Hospitalisation (includes Geriatric) in a Licensed Private Hospital, on admission and under the care of a Registered Medical Practitioner. Refund of Hospital Accommodation fees, and ancillary hospital charges.

Per Year

3,500

### Psychiatric Hospitalisation

In a Licensed Private Hospital on admission and under the care of a Specialist Psychiatrist. Refund of Hospital Accommodation Fees, and ancillary hospital charges.

Per Year

3,500

### ACUTE PRIVATE HOSPITALISATION MEDICAL/SURGICAL GRANT

An admission for an "Acute" Qualifying Medical Condition or "Surgical Procedure" under the care of a Registered Medical Practitioner in a Licensed Private Hospital.

2,750

**MINOR SURGERY**

<b>Registered Medical Practitioner or Registered Nurse/Nurse Practitioner</b>	<b>Per Visit</b>	<b>Per Year</b>
Not requiring general anaesthetic, including preceding consultation and performed in practice rooms.	400	Unlimited

<b>Minor Skin Lesions Removed by a GP, Registered Nurse/Nurse Practitioner</b>	<b>Per Visit</b>	<b>Per Year</b>
Performed by a Registered Medical Practitioner Registered Nurse/Nurse Practitioner in practice rooms.	550	1,100

<b>Registered Medical Specialist</b>	<b>Per Year</b>
Not requiring General Anaesthetic, including preceding consultation and performed in specialist rooms.	1,500

**CHEMOTHERAPY**

	<b>Per Year</b>
Benefit payable for treatment by a Registered Oncologist in Private Practice. Benefit applies to the cost of materials, chemotherapy drugs which are Pharmac approved, plus hospital accommodation together with approved ancillary hospital costs. Included in this benefit is cover for Non-PHARMAC chemotherapy drugs that are Medsafe approved for the treatment of cancer, up to a maximum of \$9,250 per annum. Included in cover is genetic/genomic testing. Testing is payable following a cancer diagnosis and referral by a Registered Oncologist.	60,000

**SURVEILLANCE FOLLOWING CANCER TREATMENT**

Following surgery or treatment for cancer, associated with an eligible claim under your policy, cover exists for Registered Specialist consultations and investigations related to the cancer diagnosis. The benefit applies from the end date of treatment, for a period of five consecutive years, up to a limit of \$3,000 per year.

**RADIATION ONCOLOGY**

	<b>Per Year</b>
Limited to Planning, Shielding and Accessories, Field Setup and XRT Simulation and performed in an approved Private Hospital facility.	60,000

**GENERAL MEDICAL EXPENSES**

THIS BENEFIT SECTION REFUNDS 100% OF ACTUAL MEDICAL COSTS TO THE SPECIFIED MAXIMUMS.

<b>General Practitioners</b>	<b>Per Visit</b>	<b>Per Year</b>
Treatment and consultation by a Registered Medical Practitioner, including Dressings, Acupuncture, ECG, Accident Costs part paid by "ACC".	55	Unlimited

<b>GP After Hours</b>	<b>Per Visit</b>	<b>Per Year</b>
Home Visits.	55	110

<b>Registered Practice Nurse &amp; Registered Nurse Practitioner</b>	<b>Per Visit</b>	<b>Per Year</b>
Treatment and consultation by a Registered Practice Nurse or Registered Nurse Practitioner	40	Unlimited

<b>Prescriptions</b>		<b>Per year</b>
User part charges for Prescription items on the New Zealand Pharmaceutical schedule and prescribed by a Registered Medical Practitioner. Psychiatric medications prescribed by a Registered Medical Practitioner are now included in this benefit.		300
<b>Non-PHARMAC Subsidised Pharmaceuticals</b>		<b>Per Year</b>
Pharmaceuticals prescribed by a Registered Medical Practitioner which have been approved by Medsafe and are not fully or partly subsidised by PHARMAC through the New Zealand Pharmaceutical Schedule.		550
<b>Laboratory Tests</b>	<b>Per Visit</b>	<b>Per Year</b>
The cost of Laboratory charges for occult blood or glucose tests, requested by a Registered Medical Practitioner.	100	Unlimited
<b>Chiropodist/Podiatrist</b>		<b>Per Year</b>
Consultation and treatment by a Registered Practitioner.		240
<b>Osteopath</b>	<b>Per Visit</b>	<b>Per Year</b>
Consultation and treatment provided by an Osteopath with NZ Registration.	200	500
<b>Physiotherapist</b>	<b>Per Visit</b>	<b>Per Year</b>
Treatment by a Registered Physiotherapist, including Acupuncture and Manipulations.	40	480
<b>Audiology</b>	<b>Per Visit</b>	<b>Per Year</b>
Consultations and Audiology testing fees by a Registered Audiologist.	100	275
Audiometric Tests: For Puretone, Audiometry, Impedance, Tympanometry, Brain-stem evoked response.		300
<b>Dietician</b>	<b>Per Visit</b>	<b>Per Year</b>
Consultation by a New Zealand Registered Dietician on referral from a Registered Medical Practitioner.	40	160
<b>Ambulance</b>		<b>Per Year</b>
Emergency ambulance call out, excluding injuries.		165
<b>Specialist/Surgeon/Consultant Physician</b>		<b>Per Year</b>
Consultations following referral from a Registered Medical Practitioner.		4,000

## Imaging

Treatment provided by a Registered Medical Practitioner in Private Practice.

- Bone Density Scan
- X-Rays and Image Intensifiers
- Ultrasound
- Mammography, including surveillance
- Scintigraphy
- CT Scan
- MRI Scan
- PET Scan

**Per Year**

Combined  
Maximum  
10,000

## "ACC" TOP UP BENEFIT

### Non Hospital

The 'shortfall' between actual costs and "ACC" refunds for out of hospital expenses incurred as a result of qualifying personal injury or employment related conditions are covered to the limits as shown under the General Medical Expenses and Minor Surgery benefit sections.

*NB: For a claim to qualify, "ACC" must have provided financial assistance towards treatment costs.*

## HEALTH MAINTENANCE BENEFITS

### Home Care

Home Nursing by a Registered Nurse, following surgery in Private Hospital on referral from a Registered Medical Practitioner.

**Per Visit**

130

**Per Year**

1,300

### Vision Care

Consultation by a Registered Optometrist.

**Per Visit**

55

**Per Year**

240

*NB: Vision testing only, excludes cover for spectacles and lenses.*

Treatment by a Registered Orthoptist.

220

### Urodynamic Assessment

Treatment by a Specialist Urologist.

**Per Year**

1,200

### Cardiac Diagnostic Procedures

- Holter Monitoring
- Treadmill Exercise
- Ambulatory BP Monitoring
- Cardio Vascular Ultrasound
- Stress Echocardiography
- Echocardiography
- Transoesophageal Echocardiography

**Per Year**

Combined  
Maximum  
1,200

## NON MEDICAL BENEFITS

### Funeral Grant

Upon death by natural or accidental causes prior to age 65 of any person on the policy.

**Per Life**

1,000

## LOYALTY BENEFITS

THESE BENEFITS RECOGNISE LONG TERM CONTINUOUS MEMBERSHIP.

### Chiropractor

**Per Year**

Benefits apply after three years' continuous membership in this plan.  
Cost of services from a Registered Chiropractor including X-rays.

200

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### Sterilisation Surgery

Sterilisation procedures for males and females are covered after one years' continuous membership. See Private Hospitalisation Surgical Benefits.

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### Obstetrics

**Per year**

Benefits apply after three years continuous membership in this plan.  
Treatment from a Registered Medical Practitioner for  
Obstetric conditions.

380

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### Obesity Surgery or Breast Reduction Surgery

**Per Lifetime**

Benefits apply after five years' continuous membership in this plan.  
A one time grant is payable of 50% of actual costs up to benefit limit.  
For Breast Reduction Surgery, an underlying medical condition must  
apply. Excluding removal of implants or cosmetic reduction.

6,000

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### Overseas Treatment

Benefits apply after five years' continuous membership in this plan. A grant is payable of up to \$3,000. The procedure must be available in New Zealand but the member prefers to be treated overseas. The procedure must be performed by a medical practitioner who is registered to carry out the procedure in the country where the procedure is taking place. A referral for the procedure from a New Zealand Registered Medical Practitioner will be required. Reimbursement of travel or accommodation costs is excluded. Benefit payable as reimbursement on production of invoices and Prior Approval is required for the treatment to be eligible.

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### Psychiatric Consultations

**Per Visit**

**Per Year**

Benefits apply after five years' continuous membership in this plan.  
Consultation with a psychiatrist who is vocationally registered  
in New Zealand.

150

Three Visits

**Need to know more before making your choice?**

Phone UniMed's friendly, helpful staff now and secure your future. If calling from Christchurch please phone 03 365 4048.

Freephone: **0800 600 666**

**Head Office**

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