

Hospital Select Plus options plan

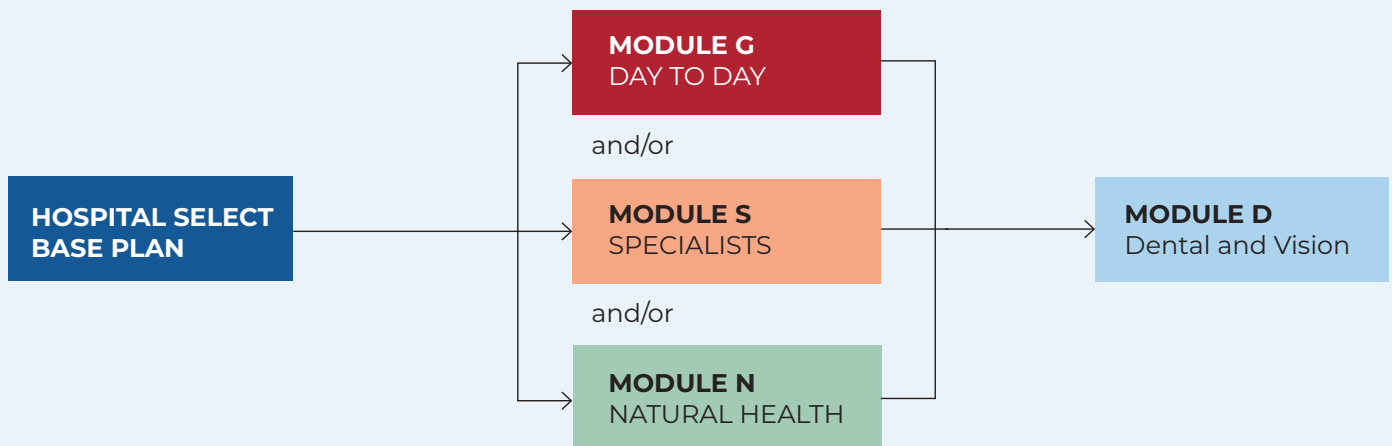
It's the security of knowing we're there

Effective 1 August 2023

PLEASE NOTE: All benefits in all sections apply to each person on the policy unless otherwise stated.
All benefits included in this brochure are inclusive of GST charged by providers of service.

Voluntary Excess Option: Any voluntary excess option selected applies per claim. All benefits where an Excess applies are indicated within this brochure.

Hospital Select is the base plan to which the other modules may be added, individually or together, with the exception of Module D which cannot be added to Hospital Select Base Plan on its own.



Step 1: Compulsory Base Plan



Step 2: Combination Of Modules



Step 3: Add Dental/
Vision Module

Hospital Select Base Plan

Private hospitalisation surgical benefits

THE FOLLOWING SECTION REFUNDS 100% OF THE USUAL AND CUSTOMARY CHARGES LIMITED TO THE BENEFIT MAXIMUMS FOR ANY ADMISSION.

Surgery

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.

- Surgeon's fee
- Anaesthetist's fee
- Hospital fees, in a Licensed Private Hospital or Private Facility approved by UniMed for:
 - Accommodation
 - Theatre fees and Anaesthetic Supplies
 - Perfusionist
 - Intensive Care and special In-Hospital Nursing
 - Recovery Nurse
 - X-Ray examination, ECG
 - Intravenous Fluids, Irrigating Solutions, Dressings, Prescriptions and Antibiotics
 - 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)
 - Emergency Ambulance for hospital admission
 - Surgically Implanted Protheseses
 - Laparoscopic Disposable

Per Admission Excess Applies



Unlimited

Post-operative Therapy

Post-operative Therapy up to six months following surgery:

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

1,500 combined per surgical event

Surgical Tests & Investigations

Gastroscopy and/or Colonoscopy

Per Year

5,000

Surveillance Colonoscopy or Gastroscopy

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

Per 24 Months

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.

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

2,000

<p>Oral Surgery</p> <p>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.</p> <p>Wisdom tooth extraction including the removal of un-erupted or impacted wisdom teeth, including all associated costs.</p>		Per Year	Unlimited	<input checked="" type="checkbox"/>
<p>Breast Reconstruction</p> <p>Breast Reconstruction performed by a Registered Medical Practitioner in Private Practice.</p>		Per Year	Unlimited	<input checked="" type="checkbox"/>
<p>Breast Symmetry, Post Mastectomy</p> <p>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.</p>		Per Lifetime	6,500	
<p>Angiography</p> <p>Angiograms & Angioplasty including hospitalisation, specialist & ancillary fees.</p>		Per Year	Unlimited	<input checked="" type="checkbox"/>
<p>Lithotripsy</p> <p>Performed by a Registered Medical Specialist Special conditions apply, refer to full conditions of membership.</p>			Unlimited	<input checked="" type="checkbox"/>
<p>Accident Surgery</p> <p>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.</p>				<input checked="" type="checkbox"/>
<p>Home Nursing – Following Surgery</p> <p>Home Nursing by a Registered Nurse, following surgery in a Private Hospital on referral from a Registered Medical Practitioner.</p>	Per Day	Per Year	150 6,000	
<p>Ambulance</p> <p>Emergency ambulance call out, excluding injuries.</p>		Per Year	200	
<p>Parent Support Accommodation</p> <p>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:</p>	Per Night	Per Year	150 600	
<p>Hospital Cash Allowance – Medical/surgical admissions</p> <p>When admitted to Public Hospital for a full 24 hours or more. Child Benefit - 50% of above. (All injury admissions excluded)</p>	Per Day	Per Year	150 1,800	

IMAGING

- CT Scan
- MRI Scan
- PET Scan
- Cardioversion
- Myocardial Perfusion Scan
- Scintigraphy

Per Year

Combined
Maximum
300,000

IMAGING (six months prior and six months after surgery)

- X-rays
- Mammography
- Ultrasounds
- Nuclear Scanning

Per Year

Combined
Maximum
300,000

SPECIALISTS (six months prior and six months after surgery)

Specialist/Surgeon/Consultant Physician

Per Year

Consultations following referral from a Registered Medical Practitioner.

300,000

Radiation Oncology

Per Year

Limited to Planning, Shielding and Accessories, Field Setup and XRT Simulation and performed in an approved Private Hospital facility.

65,000

Chemotherapy

Per Year

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 \$10,000 per annum. Included in cover is genetic/genomic testing. Testing is payable following a cancer diagnosis and referral by a Registered Oncologist.

65,000

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.

Medical Hospitalisation

Per Year

Cover is provided for Non Acute Medical Hospitalisation (Excludes Psychiatric/Geriatric) in a Licensed Private Hospital, on admission and under the care of a Registered Medical Practitioner.

65,000

Ancillary hospital charges.

500

Acute Private Hospitalisation Medical/Surgical grant

Per Year

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

5,000

Psychiatric/Geriatric Hospitalisation

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

Per Year

5,000

MINOR SURGERY

Registered Medical Specialist

Not requiring general anaesthetic, including preceding consultation and performed in specialist rooms.

Per Year

Unlimited

Registered Medical Practitioner or Registered Nurse/Nurse Practitioner

Not requiring general anaesthetic, including preceding consultation and performed in practice rooms.

Per Visit

500

Per Year

Unlimited

Minor Skin Lesions Removed by a GP, Registered Nurse/Nurse Practitioner

Performed by a Registered Medical Practitioner Registered Nurse/ Nurse Practitioner in practice rooms.

Per Year

2,000

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.

PER LIFETIME

20,000

WAIVER OF PREMIUM

Upon the death by natural or accidental causes prior to age 65 of any member paying the adult contribution rate the surviving spouse and/or qualifying dependants named on the policy will receive two years free coverage at the benefit levels applying at the date of death.

FUNERAL GRANT

Funeral Grant

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

Per Life

2,400

"ACC" TOP UP BENEFIT

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.

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

LOYALTY BENEFITS

Obesity Surgery or Breast Reduction Surgery

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

Per Lifetime

8,000

Overseas Treatment

Benefits apply after five years' continuous membership in this plan. A grant is payable of 100% of the usual and customary charge for the identical procedure in New Zealand. The procedure must be available in New Zealand and eligible under the terms of your policy 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.

Per Year

30,000



Sterilisation

Sterilisation procedures are covered after three years continuous membership in this plan.

Per Year

5,000

SPECIALISTS - MODULE "S"

THE FOLLOWING BENEFIT SECTIONS REFUND 100% OF ACTUAL MEDICAL COSTS TO THE SPECIFIED MAXIMUMS.

Imaging

- Bone density scan
- X-rays
- Mammography, including surveillance
- Ultrasounds
- Nuclear scanning
- Holter monitoring
- Exercise ECG
- Blood pressure monitoring
- Stress echocardiography
- Cardiovascular ultrasound
- Echocardiography
- Transoesophageal Echocardiography
- Urodynamic assessment
- Audiology

Per Year

Combined
Maximum
7,500

SPECIALISTS

Specialist/Surgeon/Consultant Physician

Consultations following referral from a Registered Medical Practitioner.

Per Year

5,000

Obstetrics

Treatment by a Registered Medical Practitioner for obstetric conditions.

Per Year

1,000

"ACC" TOP UP BENEFIT

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 within this option.

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

DAY TO DAY - MODULE "G"

THE FOLLOWING BENEFIT SECTIONS REFUND 100% OF ACTUAL MEDICAL COSTS TO THE SPECIFIED MAXIMUMS.

General Practitioners	Per Visit	Per Year
Treatment and consultation by a Registered Medical Practitioner, including dressings, acupuncture, ECG.	65	Unlimited

After Hours	Per Visit	Per Year
Home Visits.	70	Unlimited

Registered Practice Nurse/Registered Nurse Practitioner	Per Visit	Per Year
Treatment and consultation by a Registered Practice Nurse or Registered Nurse Practitioner.	45	Unlimited

Prescriptions	Per Year
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.	400

Non-PHARMAC subsidised pharmaceuticals	Per Year
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.	1,000

Laboratory Tests	Per Visit	Per Year
The cost of laboratory charges for occult blood or glucose tests, requested by a Registered Medical Practitioner.	100	Unlimited

"ACC" TOP UP BENEFIT

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 within this option.

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

LOYALTY BENEFIT

Psychiatric Consultations	Per Visit	Per Year
Benefits apply after five years' continuous membership in the Hospital Select plan with Day to Day Module. Consultation with a psychiatrist who is vocationally registered in New Zealand.	150	Three Visits

NATURAL HEALTH - MODULE "N"

THE FOLLOWING BENEFIT SECTIONS REFUND 100% OF ACTUAL MEDICAL COSTS TO THE SPECIFIED MAXIMUMS.

Osteopath

Consultation and treatment provided by an Osteopath with NZ Registration.

Per Year

Combined
maximum
200

Chiropractor

Services from a Registered Chiropractor including X-rays.

Treatment provided by the following Registered Practitioners

- Chiropodist
- Physiotherapist
- Dietitian
- Podiatrist
- Acupuncture
- Homeopathy
- Naturopathy
- Nutritionist
- Medical Herbalist
- Remedial Massage Therapy
- Rongoa Māori Practitioner, as per Ministry of Health list of Practitioners (excludes food/food substitutes)

Per Year

Combined
maximum
800

Wellness benefit

A health check by a Registered Medical Practitioner.

Every 3 Years

100

"ACC" TOP UP BENEFIT

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 within this option.

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

DENTAL & VISION - MODULE "D"

THE FOLLOWING BENEFIT SECTIONS REFUND 100% OF ACTUAL MEDICAL COSTS TO THE SPECIFIED MAXIMUMS.

Orthoptist		Per Year
Treatment by a Registered Orthoptist.		300

Optometrist	Per Visit	Per Year
Consultation by a Registered Optometrist <i>NB: Vision testing only, for spectacles/lenses see below.</i>	75	300

Spectacles and Lenses		Per Year
Reimbursement of costs (excluding replacement for loss or breakage) of spectacles or contact lenses.		500

Dental		Per Year
Dental treatment by a Registered Dental Practitioner including routine maintenance, fillings, extraction of teeth, dentures, periodontic and orthodontic treatment.		500

Dental Hygienist		Per Year
Treatment by a Hygienist registered with the NZ Dental Hygienist Association.		100

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**

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