

Spinal surgery benefit criteria

If your policy number starts with a PL, this is for you.

This criteria is for Members on SmartCare, SmartCare+, StaffCare, StaffCare+, SmartStay and other Health Plans or group insurance schemes originally issued under the Accuro brand.

Spinal surgery benefit criteria

All surgical procedures involving the spine and its supporting structures – including the cervical, thoracic, lumbar, sacral and coccygeal regions – are included under the lifetime limit, regardless of approach, level or technique, unless specifically excluded. This includes procedures addressing spinal alignment, stability, decompression or structural integrity, whether performed directly on the vertebrae or on adjacent stabilising tissues.

Procedures undertaken primarily for oncological (cancer), infectious or vascular disease, in which the spine is accessed or stabilised only as an adjunct, are not included within this benefit unless the spinal component is the primary focus.

Details of the lifetime limit that applies for the spinal surgery benefit can be found in the applicable Health Plan document.