Summary of Health Plan Changes effective 1 August 2026

Hospital Select Plus Modules

This Summary of Health Plan Changes details benefit changes to your Health Plan. These changes apply from 1 August 2026 and to any claims that you make for events that occur on or after that date.

You should read this along with your Health Plan document and the other documents that make up your policy as listed in the covering letter you will have received along with this document.

Note your claims anniversary date is unchanged.

Hospital Select Base Plan

Type of change	Benefit	Per policy year
New no-claiming period	**Oral Surgery** A new three-year no-claiming period has been introduced for the removal of impacted or unerupted teeth. This means that you must complete three years of continuous cover before you are able to claim for the removal of impacted or unerupted teeth under the Oral surgery benefit.	Unlimited
New no-claiming period	**Varicose Vein Treatment** A new three-year no-claiming period has been introduced for the treatment of varicose veins. This means that you must complete three years of continuous cover before you are able to claim for varicose vein treatment under either the 'Surgery' or 'Minor surgery by a registered specialist' benefits.	Unlimited
New excess	**Surgical Tests & Investigations** A compulsory excess of $150 will now apply per procedure when claiming for a colonoscopy and/or gastroscopy under this benefit. This does not apply to a surveillance colonoscopy and/or gastroscopy. *Please note: if the procedure extends to a polypectomy, the claim will be considered under the Surgery benefit and if applicable, the voluntary Health Plan excess applies.*	Unlimited
New excess	**Imaging** A compulsory excess of $150 will now apply per test or imaging when claimed under this benefit. This does not apply to the imaging cover available under the 'Surgery - Prior/Post Admission Benefit'	$300,000
Update to benefit	**Breast Reconstruction** A two-year time limit has been introduced on the breast reconstruction benefit. *Breast reconstruction performed by a registered medical practitioner in private practice within two years of a required mastectomy. Breast reconstruction required as a result of a prophylactic mastectomy is not included.*	Unlimited

Wording changes to existing benefits

Radiotherapy/Radiation Therapy
Previously called Radiation Oncology, we have renamed this benefit and updated the wording to make it easier to understand. Your cover has not changed.
We cover radiation oncology therapy provided in an approved private hospital facility.
Cover includes planning, shielding and accessories, field set-up and XRT simulation.

Weight Loss Surgery or Breast Reduction Surgery
Previously called Obesity Surgery or Breast Reduction Surgery. There is no change to your cover.

Mental Health
We've updated the wording to clarify that counsellors must be registered with either the New Zealand Association of Counsellors or New Zealand Christian Counsellors Association. There is no change to your cover.

ACC Top-up
We've updated the wording to make it clearer what the ACC top-up benefit covers. There is no change to your cover.

General Wording
We have made some updates to our wording and terminology to clarify what makes up your policy and help make things clearer and easier to understand. There is no change to your cover.

Modules (these changes only apply if you have added modules to your base plan)

Specialists (Module S)

Type of change	Benefit	Per policy year
New benefit	**Skin Check** *After 3 years of continuous cover, we cover consultations and screening skin checks for moles and skin lesions, including services, such as mole mapping, provided by a registered medical practitioner.*	$200 every three policy years

Wording changes to existing benefits

Specialists (Module S)

Obstetrics
We've updated the wording to make it clearer what is covered
Treatment provided by a registered medical practitioner during pregnancy and after delivery, until discharge from hospital.

Natural Health (Module N)

Wellness Benefit
We've updated the wording to make it clearer that your wellness check must be provided by a registered GP or Nurse Practitioner.

Rongoa Māori Provider
We've updated our requirements for Rongoā Māori providers. To be covered, the provider must now be on ACC's list of approved providers.