

Summary of Health Plan Changes effective 1 August 2026

Major Surgical 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.

Major Surgical 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. <i>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.</i>	Unlimited
Update to benefit	Breast Reconstruction A two-year time limit has been introduced on the breast reconstruction benefit. <i>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.</i>	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.

ACC top-up

A new benefit has been added to highlight the cover available for claims that involve ACC. This does not change or extend your cover.

The 'shortfall' between what ACC pays and the actual costs for non-surgical expenses for services covered up to the benefit limits in the Major Surgical base plan.

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

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.

Weight Loss Surgery or Breast Reduction Surgery

Previously called Obesity Surgery or Breast Reduction Surgery. 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/Imaging (Module 2) (this change only applies if you have this module added to your Base Plan)

Type of change	Benefit	Per policy year
New benefit	Skin Check <i>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.</i>	\$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

After three years continuous cover, treatment provided by a registered medical practitioner during pregnancy and after delivery, until discharge from hospital.