

Surgical Max Health Plan

You are insured for

We will pay up to \$250,000 in total for all claims relating to a single health condition (excluding spinal conditions) after deducting the excess. A standard excess of \$500 per claim will apply to all claims except where this excess is replaced by a higher excess selected by you.

MEDICAL TREATMENT AND PROCEDURE COSTS

You are insured for the reasonable charge for any health condition adversely affecting you that arises and is treated in New Zealand

- diagnostic procedures (tests carried out by a specialist or specialised technician using diagnostic equipment to identify the health condition to be treated, or clarify the outcome or extent of a health condition)
- pre-operative services (consultations with a specialist and diagnostic procedures undertaken in connection with subsequent eligible surgery not more than six months before the related surgery)
- non Acute Approved Surgical Procedure(s) performed in a Licensed Private Surgical Hospital which includes prosthesis, anaesthesia, accommodation and ancillary treatment charges while in hospital
- post-operative services (post-operative specialist consultations and diagnostic procedures undertaken within six months after eligible surgery and nursing care)

SPINAL SURGERY

This benefit covers the costs of spinal surgeries. A list of all spinal surgeries which fall under this benefit can be found on the Approved Surgical Procedure list under Important Documents on our website.

Per Lifetime
200,000

POST OPERATIVE THERAPY

Post Operative Therapy for up to six months following surgery, chemotherapy and/or radiation oncology event:

- Occupational therapy
- Physiotherapy
- Speech and language therapy
- Osteopath
- Chiropractor
- Lymphedema physiotherapy
- Dietitian/Nutritionist consultations

1,500 combined per surgical event, cycle of chemotherapy and/or radiation oncology.

Costs for personal items such as food/food substitutes, materials or garments are excluded.

CHEMOTHERAPY

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.

Per Policy Year
65,000

RADIATION ONCOLOGY

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

Per Policy Year
65,000

IMAGING

Treatment provided by a Registered Medical Practitioner in Private Practice.
• PET Scan

Per Policy Year
15,000

TRANSFER COSTS

If you require transportation by air or road ambulance, to or from private hospital in New Zealand for surgery, we will pay the reasonable costs of that transportation within New Zealand.

TRAVEL AND ACCOMMODATION COSTS FOR SUPPORT PERSON

If you require surgery in a hospital in New Zealand outside your district, and a doctor recommends that a support person travels with you and stays with you during surgery, we will pay your support person's reasonable travel and accommodation costs.

OVERSEAS TRANSPLANT SURGERY COSTS

We will pay your Reasonable surgical and travel costs if you require transplant surgery and

- a. suitable surgical procedures are not available in New Zealand, and
- b. a specialist recommends transplant surgery at an Australian hospital.

PUBLIC HOSPITAL GRANT

We will also pay you a Public Hospital Grant when you have a surgical procedure in a public hospital (other than for personal injury by accident or as a fee paying patient) and stay in hospital for a 24 hour period.

We will pay you \$200 per 24 hours for up to twenty nights per policy year.

MENTAL HEALTH

This benefit covers the costs of reasonable charges for consultations with a psychiatrist, psychologist, psychotherapist or counsellor up to \$1,000 per person per policy year.

They must be registered either under the psychiatry scope with the Medical Council of New Zealand, as a psychologist with the New Zealand Psychologists Board, as a psychotherapist with the Psychotherapists Board of Aotearoa New Zealand, or as a counsellor with the New Zealand Association of Counsellors or other relevant association.

BREAST RECONSTRUCTION

Breast Reconstruction performed by a Registered Medical Practitioner in Private Practice. For all stages of breast reconstruction performed under the same anaesthetic as the initial mastectomy: benefits as per Medical Treatment and Procedure costs section.

For all stages of breast reconstruction performed after the initial mastectomy or not under the same anaesthetic as the initial mastectomy, an amount (payable once only) being the lesser of either the total cost of the reconstruction (including nipple reconstruction and tattooing); or \$15,000.

For the avoidance of doubt, this benefit section excludes surgery to the breasts to achieve or correct the symmetry and/or look and/or feel of the breasts. This benefit is only available for surgery following first diagnosis of breast cancer on or after 1 May 2005 and no benefit will be paid under this section unless UniMed has paid for the initial mastectomy.

Loyalty Benefits

OBESITY SURGERY OR BREAST REDUCTION SURGERY

After five years' continuous membership in the Surgical Max health plan. A one time grant is payable of 50% of actual costs up to \$8,000.

For Breast Reduction Surgery, an underlying medical condition must apply. Excluding removal of implants or cosmetic reduction.

PROPHYLACTIC SURGERY

After five years' continuous membership in the Surgical Max health plan. A one time grant is payable up to \$40,000 for a prophylactic mastectomy and/or bilateral salpingo-oophorectomy due to an increased risk of cancer due to a genetic mutation or family history.

Eligibility criteria applies to claim for this benefit, which can be found in the Claims Documents section under Important Documents on our website. Breast reconstruction is not included under this benefit.

BOWEL SCREENING KITS - EXCESS DOES NOT APPLY

After three years of continuous membership in the Surgical Max health plan, this benefit provides you with access to an at-home bowel-screening kit every three years. Visit the Members section of our website for terms of the benefit and information on how to access these. Children do not qualify for this benefit.

Get in touch

The team at UniMed are available to discuss your plan, and answer any questions you may have.

Phone: **0800 600 666** (freephone)
03 365 4048

Email: members@unimed.co.nz