

# PREMIER HEALTH

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This List of Benefits should be read in conjunction with the Conditions of Membership of UniMed.

## YOU ARE INSURED FOR

1. The cost of Non Acute Approved Surgical Procedure(s) performed in a Licensed Private Surgical Hospital which includes:
  - (a) Surgeons' and Anaesthetist' fee.
  - (b) Private Hospital accommodation fees.
  - (c) Pre and post operative specialists' fees within six months of the date of surgery.
  - (d) The cost of surgically implanted prostheses.
  - (e) The cost of diagnostic procedures which lead to and occur within six months of surgery in a Private Hospital.
  - (f) Post operative physiotherapy fees from a registered physiotherapist for a maximum period of 30 days immediately following hospital discharge.
  - (g) Ancillary treatment charges incurred while in hospital.
  - (h) The cost of oral and maxillofacial surgery performed by a Registered Oral Surgeon for the removal of impacted and un-erupted teeth, cysts, soft tissue swelling and abscesses. Periodontal work is not covered.
2. The cost in a Private Hospital of:
  - (a) Angiography, angioplasty and Lithotripsy treatment procedures.
  - (b) CT and MRI scanning.
  - (c) Any other treatment not listed in Events 2(a) or 2(b) resulting in admittance to hospital.

## THE AMOUNTS YOU CAN CLAIM

**The maximum amount you can claim, including Additional Benefits, for any event giving rise to a claim is:**

1. \$500,000 in respect of any claim involving surgery and/or Event A 2 (a)
2. \$2,000 in any Period of Insurance in respect of claims under Event A 2 (b)
3. \$5,000 in any Period of Insurance in respect of claims under Event A 2 (c)

A standard excess of \$750 per claim will apply to all claims except where this excess is replaced by a higher excess selected by you.

## ADDITIONAL BENEFITS

### 1. Overseas Essential Surgery Grant

If essential surgery at an overseas approved hospital is recommended by a Registered Specialist because suitable treatment is not available in New Zealand, a cash grant of up to \$10,000 will be made when supported by original invoices.

### 2. Transfer Costs

In the event of an Insured Person requiring surgery in a Private Hospital, UniMed will pay the cost of air ambulance and/or road ambulance to transport that person to or from a Private Hospital in New Zealand on the recommendation of a Registered Medical Practitioner.

### 3. Waiver of Premium

Upon death by natural causes prior to age 60 of any member paying the adult contribution rate the surviving spouse and/or qualifying dependents named on the policy will receive two years free coverage at the benefit levels applying at the date of death.

### 4. Travel/ Accommodation Allowance

When an Insured Person requires surgery or medical treatment in a Private Hospital more than 150kms from their home and a Registered Medical Practitioner recommends a support person travel with the Insured Person and stay at that location for more than 48 consecutive hours, an allowance of \$100 per Day with a maximum of \$600 in any Period of Insurance will be paid. This benefit will not be paid when a payment has been made under 7 (Parental Travel/ Accommodation Allowance).

### 5. Public Hospital Grant

If an Insured Person is admitted for surgery to a Public Hospital for a stay of three or more consecutive Days, UniMed will pay a grant of \$100 per Day to a maximum of \$500 per person in any Period of Insurance. This benefit does not include admissions on a fee paying basis or claims resulting from personal injury as defined under the Injury Prevention, Rehabilitation & Compensation Act 2001 or any substituted enactment or modification thereof.

### 6. Homecare

UniMed will pay a refund of up to \$100 per Day with a maximum of \$1,000 per person in any Period of Insurance for home nursing by a Registered Nurse following surgery and referral by a Registered Medical Practitioner.

### 7. Parental Travel/ Accommodation Allowance

When an Insured Person five years of age or under requires medical treatment or surgery in a Private Hospital, UniMed will pay parental travel and accommodation costs at the hospital up to an amount of \$150 per Day to a maximum of \$750 in any Period of Insurance.