

PRIMARYCARE

Effective 1 August 2020

It's the security of knowing we're there.

PLEASE NOTE:

All benefits in all sections apply to each person on the policy unless otherwise stated.
This plan refunds 100% of actual medical costs to the specified maximums unless otherwise stated.

All benefits included in this brochure are inclusive of GST charged by providers of service.

GENERAL MEDICAL EXPENSES		
General Practitioners	Per Visit	Per Year
Treatment and consultation by a Registered Medical Practitioner, including Dressings, Acupuncture, ECG	25.00	No Max
GP After Hours		
Home Visits	25.00	50.00
Registered Practice Nurse		
Treatment and consultation by a Practice Nurse holding NZRN qualifications	20.00	No Max
Prescriptions		
User part charges for Prescription items on the New Zealand Pharmaceutical schedule and prescribed by a Registered Medical Practitioner. Psychiatric medications prescribed by a Registered Medical Practitioner are now included in this benefit (Note: Maximum of 20 items per policy)	5.00	35.00
Laboratory Tests		
The cost of Laboratory charges for occult blood or glucose tests, requested by a Registered Medical Practitioner	8.00	8.00
Independent Nurse Practitioner		
Treatment/consultation.	20.00	100.00
SPECIALISTS		
Specialist including Surgeon		
Consultations following referral from a Registered Medical Practitioner with a Specialist Registered Medical Practitioner		
• First claim in an insurance year	60.00	60.00
• Subsequent claims in an insurance year	45.00	No Max
Specialist Oncologist		
Consultation following referral from a Registered Medical Practitioner with an Oncologist who is a Specialist Registered Medical Practitioner	200.00	200.00
IMAGING		
Treatment provided by a Registered Medical Practitioner in Private Practice		
• Bone Density Scan	30.00	30.00
• X-Rays and Image Intensifiers	}	135.00
• Ultrasound		
• Mammography		
• Scintigraphy		
• CT Scan	600.00	1,200.00
• MRI Scan	500.00	500.00
• PET Scan	500.00	500.00

Physiotherapist	Per Visit	Per Year
Treatment by a Registered Physiotherapist, excluding injury by accident (see separate benefits)	15.00	155.00
Ambulance		
Emergency transportation for Public Hospital inpatient admissions	120.00	120.00
"ACC" TOP UP BENEFIT		
NON HOSPITAL		
The "shortfall" between actual costs and "ACC" refunds for out of hospital expenses incurred as a result of qualifying personal injury or employment related conditions are covered to the limits as shown under the GENERAL MEDICAL EXPENSES and MINOR SURGERY benefit sections. NB: For a claim to qualify, "ACC" must have provided financial assistance towards treatment costs.		
MINOR SURGERY		
Registered Medical Practitioner		
Not requiring a general anaesthetic and including the preceding consultation.	250.00	No Max
Registered Medical Specialist		
Not requiring general anaesthetic, including the preceding consultation and performed in specialist rooms	500.00	500.00
ORAL SURGERY		
All Oral Surgery performed by a Registered Oral Surgeon excluding, under all benefit categories , the extraction or surgical removal of teeth, implantation of teeth or costs of titanium implants.		
In Professional Rooms		
Oral Surgeon's fees including consultation and post op care	500.00	No Max
Anaesthetist including anaesthetic supplies	200.00	No Max
In Private Hospital	Per Admn	Per Year
Oral Surgeon's fees including consultation and post op care	500.00	No Max
Anaesthetist including anaesthetic supplies	200.00	No Max
Operating Theatre fee, all medication, dressings etc whilst in hospital	1,460.00	No Max
Accommodation - Max. \$310.00 per day	4,340.00	No Max
HEALTH MAINTENANCE BENEFITS		
Vision Care	Per Visit	Per Year
Treatment by a Registered Orthoptist	120.00	120.00
Cardiac Diagnostic Procedures		
Holter Monitoring		} 200.00
Treadmill Exercise		
Ambulatory BP Monitoring		
Cardio Vascular Ultrasound		
Stress Echocardiography		
PRIVATE HOSPITAL SURGICAL BENEFITS		
Payments under this section are limited to the lesser of either 100% of the "Usual and Customary" costs of the procedure or the specific benefit entitlement(s) stated below. Please note: "Policy Excess" applies to either settlement method.		
Policy Excess		
The first \$150.00 of the TOTAL refundable costs per admission under this section are payable by the patient/member.		
Surgery	Per Admn	Per Year
An admission for Non Acute Qualifying "Surgical Procedure(s)", together with that procedure's associated recovery time, performed by a Registered Medical Specialist in a Licensed Private Surgical Hospital.		
• Surgeon's fee	1,550.00	
• Anaesthetist's fee	550.00	
• Hospital fees, in a Licensed Private Hospital or Private Facility approved by UniMed for:		
• Accommodation MAX. \$310.00 per night	4,960.00	
• Theatre fees and Anaesthetic supplies	850.00	
• Perfusionist	400.00	
• Intensive care nursing	750.00	
• Recovery Nurse	40.00	No limit per year
• X-Ray examination, ECG	500.00	
• Intravenous Fluids, Irrigating Solutions, Dressings, Prescriptions and Antibiotics	300.00	
• Pre op consultation	75.00	
• Post Operative Physiotherapy fees from a Registered Physiotherapist	250.00	
• Emergency Ambulance for Hospital admission	120.00	
• Surgically Implanted Prostheses (50% of costs)	3,000.00	
• Laparoscopic Disposables	750.00	
Laparoscopic Surgery		
Performed by a Registered Medical Specialist in a Licensed Private Hospital. Benefits as per Surgery section.		
Cardiac Surgery		
Performed by a Registered Medical Specialist in a Licensed Private Hospital. Benefits as per Surgery section.		

	Per Admn	Per Year
Angiography		
Angiograms, Angioplasty including Hospitalisation, Specialist and Ancillary fees		
Angiogram	2,000.00	2,000.00
Angioplasty (Grant)	7,000.00	7,000.00
Lithotripsy		
Performed by a Specialist Urologist.		
Special conditions apply, refer to full conditions or membership		
Lithotripter	3,200.00	3,200.00
Urologist	600.00	600.00
Anaesthetist	350.00	350.00
Hospital	310.00	310.00
	<u>4,460.00</u>	<u>4,460.00</u>
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 Private Hospitalisation Surgical Benefits 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 \$7,000. This benefit is only available for surgery following first diagnosis of breast cancer on or after 01 May 2005 and no benefit will be paid under this section unless UniMed has paid for the initial mastectomy.		
Breast Symmetry, Post Mastectomy		Per Lifetime
The costs of unilateral breast reduction surgery in order to achieve breast symmetry after a mastectomy for the treatment of breast cancer. This procedure must occur within 24 months after a mastectomy approved by UniMed under this policy.		3,000.00
Accident Surgery		
Before Qualifying "Surgical Procedures" are undertaken UniMed must receive written confirmation from the "ACC" regarding their decision to either accept or decline your claim for surgery. Qualifying Injury Claim(s) that the "ACC" agree to accept will also be accepted by UniMed for 'top-up' coverage to the benefit levels applicable to the "Private Hospital Surgical Benefits" section. If "ACC" decline your claim UniMed will, at its sole discretion, either assist with the total cost of surgery or pay the difference between the actual cost of surgery and what the "ACC" would have contributed had your claim been accepted by them to the levels applicable to the "Private Hospital Surgical Benefits" section. The first \$150.00 of the TOTAL refundable costs per admission under this section are payable by the patient/member.		
PRIVATE HOSPITAL MEDICAL BENEFITS		
Cover is provided for Non Acute Medical Hospitalisation (includes Geriatric) in a Licensed Private Hospital, on admission and under the care of a Registered Medical Practitioner.		
Accommodation - MAX. \$310.00 per night	1,860.00	1,860.00
Intravenous Fluids, Irrigating Solutions, Dressings, Prescriptions and Antibiotics	160.00	160.00
ACUTE PRIVATE HOSPITALISATION MEDICAL/SURGICAL GRANT		
An admission for an "Acute" Qualifying Medical Condition or "Surgical Procedure" under the care of a registered Medical Practitioner in a Licensed Private Hospital.		
Accommodation - MAX. \$310.00 per night	1,860.00	1,860.00
CHEMOTHERAPY BENEFIT		
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 \$4,600 per annum.		Per Year 30,000.00
SURVEILLANCE FOLLOWING CANCER TREATMENT		
Following surgery or treatment for cancer, associated with an eligible claim under your policy, cover exists for Registered Specialist consultations and investigations related to the cancer diagnosis. The benefit applies from the end date of treatment, for a period of five consecutive years, up to a limit of \$3,000 per year.		
RADIATION ONCOLOGY BENEFIT		
Limited to Planning, Shielding and Accessories, Field Setup and XRT Simulation and performed in an approved Private Hospital facility.		Per Year 12,500.00
NON MEDICAL BENEFITS		
Funeral Grant		
Upon death by natural causes prior to age 65 of any person on the policy a grant of \$600.00 towards funeral costs is available.		
LOYALTY BENEFITS		
THESE BENEFITS RECOGNISE LONG TERM CONTINUOUS MEMBERSHIP		
Overseas Treatment		
Benefits apply after five years' continuous membership in this plan. A grant is payable of up to \$1,500. The procedure must be available in New Zealand, with eligible cover under your policy, but the member prefers to be treated overseas. The procedure must be performed by a medical practitioner who is registered to carry out the procedure in the country where the procedure is taking place. A referral for the procedure from a New Zealand Registered Medical Practitioner will be required. Reimbursement of travel or accommodation costs is excluded. Benefit payable as reimbursement on production of invoices and prior approval is required for the treatment to be eligible.		

Need to know more before making your choice?

Phone UniMed's friendly, helpful staff now and secure your future.
If calling from Christchurch please phone 03 365 4048.

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