



When you're healthy, you're at your best

When you are feeling and doing great, you bring the best 'you' to work and you can do great things at Community Living Trust too.

Get affordable health insurance

Southern Cross is New Zealand's largest provider of health insurance and offers a range of plans and options. Also, as a member you'll enjoy valuable offers on everyday health products and services like dental and vision.

Add to it your Community Living Trust work scheme, and you might find health insurance more affordable than you think. So, get the cover you and your family deserve.

Choosing the right plan for you

Southern Cross has a range of plans to suit most lifestyles and budgets from day-to-day to major medical cover.

Choosing a plan, that's right for you and your budget, consists of these four steps:

1. Think about the type of cover you need:

- Are you looking for day-to-day cover, like GP and dentist visits or physio, to help you look after your health proactively?
- Are you after cover for major medical expenses, such as surgery and cancer care?
- Do you want cover for specialist consultations and diagnostic tests (unrelated to surgery or cancer treatment)?

2. Choose a plan that fits your needs and budget

Once you know what cover you need, choosing a great value plan becomes easier. With Southern Cross health insurance you have a range of base plans to choose from.

If you want help choosing a plan, try the Southern Cross website [tool](#). Just remember the prices quoted do not include any discount you may be entitled to when joining your work scheme.

	STARTER	STANDARD	COMPREHENSIVE	PREMIUM	SHARED COVER This plan reimburses 80% of expenses up to the policy limits	
	WellbeingStarter	WellbeingOne	WellbeingTwo	UltraCare	KiwiCare	RegularCare
Cancer care 	✓	✓	✓	✓	✓	✓
Additional cancer option* 	✦ Cancer Assist* may be added	✦ Cancer Assist* may be added	✦ Cancer Assist* may be added	✦ Cancer Assist* may be added	✦ Cancer Assist* may be added	✦ Cancer Assist* may be added
Surgical treatment 	✓ Restriction**	✓	✓	✓	✓	✓
Imaging, tests and consultations 	✓ Six month rule* Restriction**	✓ 6-month rule*	✓	✓	✓#	✓#
Day-to-day treatment 	✓	✦ Module may be added	✦ Module may be added	✓	✓	✓
Vision and dental treatment 	-	✦ Module may be added	✦ Module may be added	✦ Upgrade Option	-	-
Qualifying pre-existing conditions covered 	-	-	-	After 3 years	After 3 years	After 3 years
Excess options 	-	\$500, \$1,000, \$2,000, \$4,000	\$500, \$1,000, \$2,000, \$4,000	-	\$500 (KiwiCare Budget)	\$500 (RegularCare Budget)

This is a summary of some of the benefits and features of the named Southern Cross plans. Full details of the benefits, conditions and exclusions are contained in the policy documents.

* Also available is Critical Illness. This provides a one-off payment if you're diagnosed with a qualifying cancer as well as other critical illness events such as cardiac, stroke, functional loss, organ failure and loss of independent living.

**This plan does not cover healthcare services for gynaecology, urology and orthopaedics (referred to as restricted specialties) unless directly required for the treatment of cancer.

3. Add any optional extras

With most Southern Cross plans you can also choose an optional add-on to tailor your cover.

For more details about available plans and the optional add-ons, including policy documents, visit www.southerncross.co.nz/society/buying-health-insurance/our-plans

4. Make your cover even more affordable

We have options for making your chosen plan more affordable. You can:

- select an excess which means a lower premium
- check if you're eligible for our 10% Healthy Lifestyle Reward.

These can all add up to make health insurance more affordable.



Already a Southern Cross member?

Switching to the Community Living Trust work scheme is simple. Phone 0800 800 181, give the code CXQ, and the team will transfer you to the Community Living Trust work scheme.

How do I know how much it will cost?



Call Southern Cross

To get a more accurate quote, call 0800 GET COVER (438 268) and say you're interested in joining the Community Living Trust work scheme, code CXQ and which plan you have in mind.