

All about the excess on WellbeingOne and WellbeingTwo plans

What is an excess?

An excess is the amount you will need to pay for eligible healthcare services before we reimburse you or pay your health services provider for the eligible healthcare service you have received. You will be responsible for paying the excess amount directly to your health services provider.

We offer a range of excess options. The higher the excess amount, the lower your premiums will be.

How does the excess apply?

The excess applies to each person on your policy once per claims year. So, if there are three members on your policy, all three will need to pay the excess each claims year before being reimbursed for any eligible healthcare services they receive. Once the full amount of each member's excess has been applied, no excess will apply to any further claims by that member in that particular claims year.

What is a claims year?

Your claims year is the 12 months following your policy start date and then each 12 months from your claim anniversary date. You can check this date in My Southern Cross and on your Membership Certificate. The claims year that applies to a particular claim is based on the date you received the healthcare service, not the date when you send us your claim or when we pay your health services provider. When a new claims year starts, each member's excess will return to its full value.

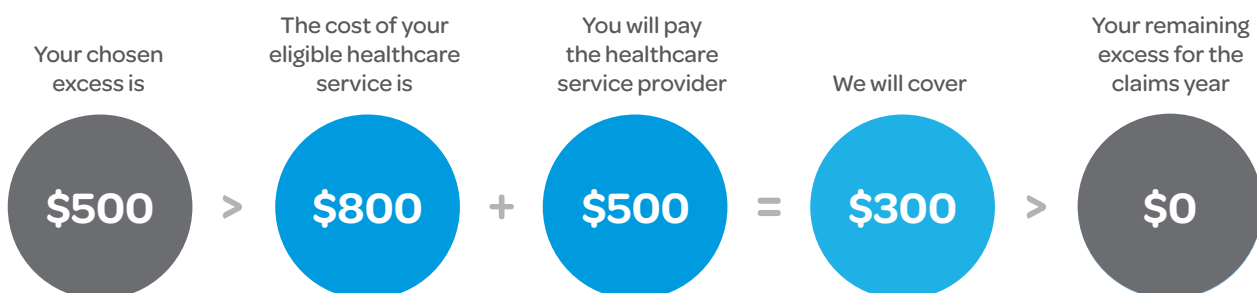
Which Wellbeing One and Two benefits does the excess apply to?

- Surgical treatment
- Surgical allowances
- Chemotherapy
- Radiotherapy
- Recovery
- Psychiatric hospitalisation
- Obstetrics allowance (Wellbeing Two only)

Your excess does not apply to any other benefits. Please see your policy document for full terms and conditions.

How it works

Example 1 – When the cost of your first eligible healthcare service in a claims year is **more** than your excess amount.



Example 2 – When the cost of your first eligible healthcare service in a claims year is **less** than your excess amount.



Other information you need to know

- If you're in an employer work scheme, excess options may not be available to you.
- Adding, removing, or making changes to your excess level may impact your level of cover.
- The Wellbeing annual excess is available on the Wellbeing One and Wellbeing Two plans. You can choose the level of excess: \$500, \$1,000, \$2,000 or \$4,000.

Talk to us

We recommend talking to us before making changes to your policy. That way, we can provide you with financial advice about any proposed plan changes and make sure you're fully aware of any important details.

Contact us at southerncross.co.nz/contact

You can also find policy information at southerncross.co.nz/plans