



Premier Health

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. \$60,000 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

In the event of the Insured dying before the age of 60, UniMed will continue to provide cover for the surviving Insured Persons for 12 months from the date of death without requiring further premium. When the Insured is shown as two persons this benefit will only apply upon the death of the first person named.

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.