



# Premier SurgicalCare

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

## 1. List of Benefits

We will pay up to \$500,000 in total for all claims relating to a single health condition after deducting the excess. 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.

### 1. Medical treatment and procedure costs

You are insured for the reasonable costs of

- diagnostic procedures
- pre-operative services
- approved surgical procedure(s)
- post operative services;

for any health condition adversely affecting you that arises and is treated in New Zealand, unless excluded under the Conditions of Membership.

### 2. Transfer costs

If you require transportation by air or road ambulance, to or from a private hospital in New Zealand for surgery, we will pay the costs of that transportation.

### 3. Travel and accommodation costs for support person

If

- a you require surgery in a hospital in New Zealand outside your district, and
- b a doctor recommends that a support person travels with you and stays with you during surgery, we will pay your support person's reasonable travel and accommodation costs.

### 4. Transplant surgery costs

If

- a you require transplant surgery, and
- b suitable surgical treatment is not available in New Zealand and
- c a specialist recommends transplant surgery at an Australian hospital, we will pay your reasonable surgical and travel costs.

**5. Public Hospital Grant**

We will pay you a Public Hospital Grant when you have surgical treatment in a Public Hospital (other than for personal injury by accident or as a fee paying patient) and stay in hospital overnight. We will pay you \$200 per night for up to twenty consecutive nights during your Period of Insurance.

**6. Sterilisation Loyalty Benefit**

Following two years of continuous cover on this plan, we will pay for a sterilisation procedure.

## **2. Definitions**

Where the following words or phrases appear in the List of Benefits their meaning is defined as below. This list of definitions should be read in conjunction with the Conditions of Membership.

**Diagnostic** procedures means any tests carried out by a specialist or specialised technician using diagnostic equipment to identify the health condition required to be treated or clarify the outcome or extent of the health condition.

**Health** condition means any injury, sickness, illness, disease or physical abnormality unless excluded under the Conditions of Membership.

**Membership Certificate** means the confirmation provided to you giving details of your surgical insurance.

**Nursing** care means nursing services at your home or in a convalescent home provided by a registered nurse to assist your recovery within two months of surgery.

**Period** of insurance means the period for which the policy lasts as shown on your Membership Certificate.

**Post** operative services means post operative specialists consultations and diagnostic procedures undertaken within six months after surgery, post operative physiotherapy within two months of surgery and nursing care.

**Pre** operative services means consultations with a specialist in connection with subsequent surgery not more than six months before surgery.

**Specialist** means a person registered as a specialist under the Medical Practitioners Act 1995 or any amendment or any statutory provisions passed in substitution.

**Surgical** treatment means any surgery performed by a specialist including any prostheses, anaesthetics and private hospital services in connection with such surgery.