

What's changing on your Private Hospital Policy

This document is a summary of the changes to the cover provided by your policy. It should be read together with your new policy document.

Some exclusions have been rewritten as part of this review, and we've grouped them by category to make them easier to understand. Where we've added new exclusions or made material changes to exclusions that could impact your claims, those changes will be outlined in this summary.

All changes in cover are subject to the terms, benefit limits and exclusions in your policy document.

Base Cover

Benefit	Current Cover	New Cover	What it means
Surgical Benefit (previously called Hospital Surgical Benefit)	Varicose vein treatment is covered under your Varicose Veins Benefit.	Varicose vein treatment is now covered under your Hospital Surgical Benefit.	Your cover is being shifted to another benefit
	Varicose vein treatment can be performed by an appropriate specialist, vocational GP or Phlebologist.	Varicose vein treatment can only be performed by an appropriate specialist or Phlebologist.	Limiting who can perform the procedure
	You are covered for the removal of melanoma skin lesions.	You're still covered for the removal of melanoma skin lesions, and we now also cover specialist micrographic surgery for non-melanoma skin lesions. You're also covered for any related specialist consultations or diagnostics in the six months before and after your surgery.	Improved cover
	The extraction of impacted or unerupted teeth is not covered.	You're now covered for the extraction of impacted or unerupted teeth. A 12-month waiting period applies from your join date for this new cover.	Improved cover If you've had this policy with us for more than 12 months, you'll be able to claim for this new cover straight away.
Hospital Diagnostic Tests Benefit (previously called Hospital Diagnostics Benefit)	You can claim up to six months before being admitted to hospital, and up to six months after being discharged.	You can claim up to six months before and after you're admitted to hospital.	Change in cover
Hospital Specialist Consultations Benefit	You can claim up to six months before being admitted to hospital, and up to six months after being discharged.	You can claim up to six months before and after you're admitted to hospital.	Change in cover

Benefit	Current Cover	New Cover	What it means
Travel and Accommodation Benefit	We cover the cost of accommodation for your support person while you're in hospital.	We cover the cost of accommodation for yourself and a support person the night before your treatment, as well as accommodation for your support person while you're in hospital.	Improved cover
	For travel and accommodation related to surgery or treatment your benefit limit is: <ul style="list-style-type: none"> • \$2,000 per insured person every policy year for travel; and • \$200 per night for accommodation, up to \$3,000 per insured person every policy year. 	For travel and accommodation related to surgery or medical treatment, your benefit limit is: <ul style="list-style-type: none"> • \$3,000 per insured person every policy year for travel; and • \$300 per night for accommodation, up to the balance remaining that policy year on your Surgical Benefit or Non-Surgical Benefit limit. 	Increased cover
	For travel and accommodation related to cancer treatment, your benefit limit is: <ul style="list-style-type: none"> • \$5,000 per insured person every policy year for both travel and accommodation; and • \$200 per night for accommodation, deducted from your total limit of \$5,000 per insured person every policy year. 	For travel and accommodation related to cancer treatment, your benefit limit is: <ul style="list-style-type: none"> • the balance remaining that policy year on your Surgical Benefit or Non-Surgical Benefit for travel and accommodation; and • \$300 per night for accommodation, up to the balance remaining that policy year on your Surgical Benefit or Non-Surgical Benefit limit. 	Increased cover
	Your treatment needs to be at the closest private hospital to where you live.	Your treatment can now be at any recognised private hospital in New Zealand.	Improved cover
Physiotherapy Benefit	You can claim up to six months after you're admitted to hospital.	You can claim up to six months after you're discharged from hospital.	Change in cover
Therapeutic Care Benefit	Your cover doesn't include treatment by sports physicians.	Sports physicians are now covered.	Improved cover
	You can claim up to six months after you're admitted to hospital.	You can claim up to six months after you're discharged from hospital.	Change in cover

Benefit	Current Cover	New Cover	What it means
Home Care Benefit (previously called Home Nursing Benefit)	You can claim up to six months after you're admitted to hospital.	You can claim up to six months after you're discharged from hospital.	Change in cover
	Your home care can be provided by a registered nurse.	Your home care can now also be provided by a nurse practitioner or healthcare assistant.	Improved cover
Follow-up Investigations for Cancer Benefit	Your cover doesn't include this benefit.	If you've had cancer treatment covered by us under this policy, we'll also cover one specialist consultation and one related diagnostic investigation every year, for up to five years.	New benefit
Loyalty – Suspending your Cover Benefit (previously called Loyalty Benefit – Suspension of Cover)	Only policyowners can suspend their cover due to unemployment, redundancy, or parental leave.	Both policyowners and insured people can now suspend their cover due to unemployment, redundancy, or parental leave.	Improved cover
Pre-existing Condition Benefit	This is a benefit under your Base Cover.	This is now a term rather than a benefit, but this doesn't change your cover.	Your cover is being shifted to a different section in your policy document

Pre-existing Condition Cover

Conditions that are never covered	Current Cover	New Cover	What it means
Cardiovascular conditions – diabetes	The definition of diabetes was based on how we defined the condition when your policy was written.	We've updated the diabetes control criteria to meet current national clinical guidelines.	Clarifying your cover

Exclusions

Exclusion	Current Cover	New Cover	What it means
Transplants	Stem cell transplants are excluded.	Stem cell transplants are now covered.	Improved cover