

TAKE CHARGE OF YOUR HEALTH

Life. Take charge.

sovereign.co.nz

WHY INSURE YOUR HEALTH?

Peace of mind

The New Zealand public health system provides quality emergency care and treatment for serious medical conditions. However, rising health care costs continue to put pressure on the public system's ability to both diagnose and treat non-urgent medical conditions, including those with a significant impact on lifestyle such as sinus complications, cardiac conditions, and hernia repair. In some cases, access to treatment is limited and public patients must qualify for treatment before joining the queue.

Sovereign Private Health enables you to take control of your health so that medical conditions can be treated promptly, at a convenient time and location, and with your choice of medical provider.

ACC is not a substitute for private health insurance

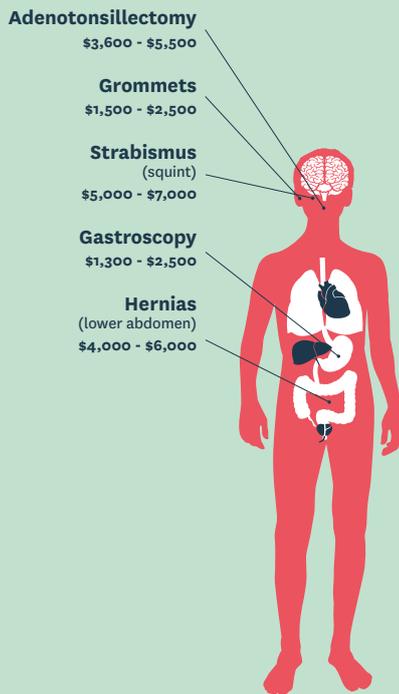
ACC is an accident insurance scheme that all New Zealanders have access to. The role of ACC is to provide treatment and rehabilitation services for anyone who suffers an injury as a result of an accident. It does not cover you for anything that ACC does not deem to be an accident.

If your claim is declined by ACC, Sovereign Private Health is there. We will promptly pay your eligible treatment costs and will then seek a review of your case with ACC.

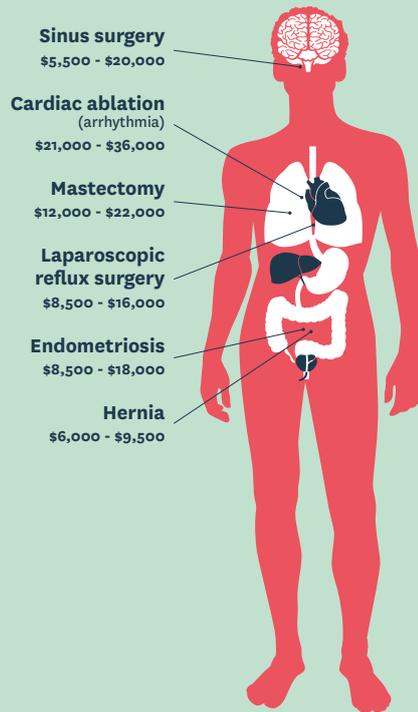


TYPICAL TREATMENT COSTS

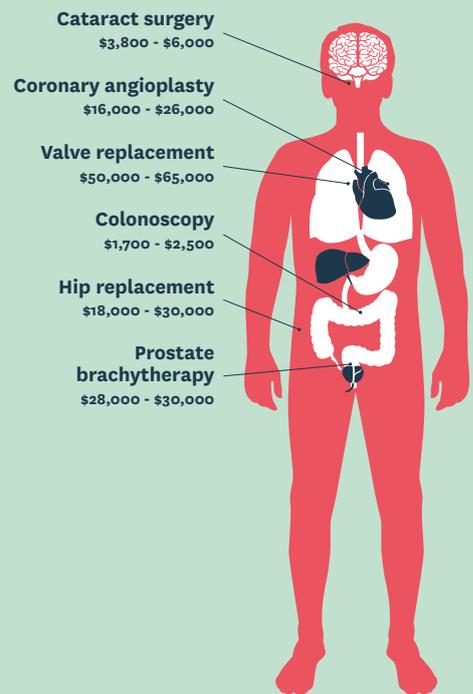
Child



Adult (20 - 60 years old)



Senior (60+ years old)



Source: Sovereign Health Claims Team, 2013.



Why Sovereign?

Protecting New Zealanders' health has always been important to us. We want New Zealanders to have health insurance that offers flexible cover at a competitive price. More than that – it needs to be simple to understand and easy to claim on.

And this is just the beginning.

Look out for more exciting initiatives in the near future, all underpinned by our new focus on improving customers' lifelong health. We'll be doing our bit to encourage healthy lifestyles, prevent health problems before they occur, and help New Zealanders take charge of their health so they enjoy a better quality of life.

Did you know?

We've been paying health claims since 1996 and in the past five financial years paid a total of

\$285.8 million

to help Kiwis get well*

As a result we paid out

\$60.5 million

in claims this financial year*

*Sovereign business data, 30 June 2014.

TAKE CHARGE WITH SOVEREIGN HEALTH

We want to ensure that you have certainty of cover and choice of treatment options.

Private Health Cover and Private Health Plus offer access and options to timely private treatment and your choice of medical provider. Whether you need diagnostic scans, surgery, hospitalisation or ongoing help with recovery, you can be sure that your health is our priority.

Private Health Cover

Private Health Plus

Excess options

<ul style="list-style-type: none"> > Cover for private hospital surgical and hospitalisation, cancer care and supporting diagnostic procedures 	<ul style="list-style-type: none"> > Specialists and Tests cover > Lifestyle benefits 	<p>A range of excess options is available to suit your financial needs:</p>
	<ul style="list-style-type: none"> > Cover for private hospital surgical and hospitalisation, cancer care and supporting diagnostic procedures 	<p> Nil \$250 \$500 \$750 \$1,000 \$2,000 \$4,000 </p>



ABOUT OUR PRODUCTS

Private Health Cover and **Private Health Plus** have been designed to take care of the significant costs of hospitalisation and surgery that many New Zealanders face during their lives.

Highlights are:

- > High levels of cover for surgery and hospitalisation up to \$300,000 per year.
- > Major diagnostic imaging and tests are covered whether or not related to a surgery or hospitalisation up to \$100,000 per year.

Private Health Plus offers additional access to specialist consultations and cover for diagnostic imaging and testing outside of surgical procedures or hospitalisation. It also provides cover through loyalty benefits designed to support your access to routine screening to keep you healthy.

We have extended our benefits to include features which we feel provide our customers with more support, flexibility and options for cover. They are:

Support	A separate benefit for cancer care has been developed to support you through a cancer diagnosis and subsequent treatment. You are covered for any required surgery and hospitalisation but also for Pharmac and non-Pharmac funded chemotherapy alternatives. We recognise that the battle against cancer is more than just surgical or medical treatment. To further assist our customers, we have introduced post-cancer allowances for support services, therapies or personal items.*
Flexibility	Our products provide an option to receive treatment in Australia. We recognise that as part of the global economy people may travel overseas to pursue different opportunities at different times in their life. We have created a policy that allows you to continue with your cover whether you live in Auckland or Adelaide.*
Options	We recognise that you have a choice of receiving treatment in either the private or the public system. If you decide to use the public system and the treatment received is covered under the policy, then we will credit your annual premium (provided the treatment requires at least a two night stay in hospital).*
Access	Along with cover in Australia, should a situation arise where you need treatment but the wait to receive care in the private health system exceeds six months in New Zealand, you may be eligible to access the treatment overseas if you prefer, rather than waiting. In addition, if the required treatment cannot be performed in New Zealand we offer a benefit of up to \$30,000 per year, for you to access the treatment internationally.*

*Please refer to page 7 for more information.

PRODUCT DETAILS

Benefits*	Private Health Cover	Private Health Plus
Surgery (including related specialist consultations, imaging and tests)		
Cardiac surgery (including related specialist consultations, imaging and tests)	\$300,000 per year	\$300,000 per year
Oral surgery (including related specialist consultations, imaging and tests)		
Cancer care	\$300,000 per year	\$300,000 per year
Non-specialist minor surgery: Excision of lesions, moles cysts and ingrown toenails Allergy desensitisations, injections, varicose vein treatment and vasectomy (Cover for vasectomy only available after one year of continuous cover)	\$250 per treatment up to \$500 per year \$450 per treatment up to \$900 per year	\$250 per treatment up to \$500 per year \$450 per treatment up to \$900 per year
Medical hospitalisation	\$300,000 per year	\$300,000 per year
Major diagnostic imaging and tests	\$100,000 per year	\$100,000 per year
Breast reconstruction after mastectomy	Covered under surgery	Covered under surgery
Home nursing	\$300 per day up to \$3,000 per year	\$300 per day up to \$3,000 per year
Waiver of premium	One year's free cover (policy)	One year's free cover (policy)
Bereavement grant	\$2,500 per lifetime	\$2,500 per lifetime
Treatment away from home in New Zealand	\$300 per day up to \$3,000 per year	\$300 per day up to \$3,000 per year
Voluntary treatment in Australia	Applicable benefit maximums apply	Applicable benefit maximums apply
Treatment overseas where the wait for private treatment is greater than six months	Applicable benefit maximums apply	Applicable benefit maximums apply
Treatment overseas where the treatment isn't available in New Zealand	\$30,000 per year	\$30,000 per year
Public hospital credit	One year's free cover (life assured)	One year's free cover (life assured)
Public hospital cash grant	\$300 per day up to \$3,000 per year	\$300 per day up to \$3,000 per year
Sterilisation	\$5,000 per lifetime	\$5,000 per lifetime
Medical misadventure	\$30,000 per lifetime	\$30,000 per lifetime
Specialist consultations	Covered under the applicable surgical or medical benefit when the consultation takes place six months either side of related surgery	\$10,000 per year
Diagnostic imaging and tests	Covered under the applicable surgical or medical benefit when the diagnostic imaging or test takes place six months either side of related surgery	\$100,000 per year
Pregnancy, maternity and infertility allowance	No cover	\$750 per year after three years
Health screening allowance	No cover	\$500 every three years, after an initial waiting period of three years

*Limitations do apply to these benefits. Please refer to the Policy Document to ensure you have a complete understanding of the benefits offered under Private Health Cover and Private Health Plus.

FREQUENTLY ASKED QUESTIONS

Q Can my children get cover?

A Yes. Private Health Cover and Private Health Plus are great for families. If you add your children before they are three months old, no health information is needed.

Q What if I get my treatment in the public health system instead?

A Your policy entitles you to a credit on your annual premium for overnight stays of two nights or more in a public hospital if you're being treated for something that could have otherwise been covered under the policy.

Q Can I have treatment overseas?

A Yes. We cover treatment in Australia up to the policy limits. If a treatment is not available in New Zealand, we offer up to \$30,000 per year towards overseas treatment costs.

Q How do I make a claim or request a prior approval?

A You can apply for prior approval and claim online by visiting sovereign.co.nz or by returning your completed form to Sovereign. Please ensure that you provide us with the details of your treatment so that we can assess your prior approval request.

Q Do I have choice of medical provider and medical facility?

A Yes you do. Within New Zealand and Australia, you can choose who provides your treatment and where it takes place.

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