



Sovereign Private Health

Enhancements to Private Health and Private Health Plus

The following is a summary of enhancements that we've made to our Sovereign Private Health products. These enhancements will only apply for the built-in benefits or for optional benefits that you already have and where the claimable event occurs after the effective date of the enhancement.

The enhanced section will only apply if it is favourable to you. Rest assured, at claim time, we will continue to apply the policy wording you were issued with if it results in a better claims outcome for you.

This summary is a guide only and is subject to the terms and conditions of the policy wording.

KEY **N** New Benefit / Condition Introduced **E** Enhanced to broaden cover No Change **N/A** Benefit unavailable / Not applicable with specified product

Health Enhancements – Effective 21 May 2019

			PERSONAL	
			Private Health	Private Health Plus
Built in Benefits				
Surgical	Outpatient Treatment Support Costs	<p>ENHANCED TO BROADEN COVER</p> <p>Broadened benefit coverage to include Occupational Therapy Treatment as a claimable service under Outpatient Treatment Support Costs</p> <p>Covers physiotherapy, occupational therapy and prescription costs directly relating to the approved surgery provided within six months after surgery on the recommendation of a registered medical specialist or oral surgeon</p>	E	E
	Minor Surgery Benefit	<p>ENHANCED WORDING & INCREASED BENEFIT</p> <p>Removal of specific procedure cost limitations and increase in the total yearly benefit limit associated with the Minor Surgery Benefit to now offer cover up to \$3,000 per year.</p> <p>Previously specific procedure cost limitation of \$500 per procedure. Yearly benefit maximum was \$1,000</p>	E	E
Cancer	Cancer Care	<p>ENHANCEMENT TO INCREASE BENEFIT</p> <p>Increased the total yearly benefit limit associated with Cancer Care to now offer cover up to \$500,000 per year.</p> <p>Previously the yearly benefit maximum was \$300,000</p>	E	E
	Public Hospital Cancer Treatment Cash Benefit	<p>NEW BENEFIT INTRODUCED</p> <p>This provides a one off lump sum of \$5,000 if a life assured has treatment for cancer in a public hospital that would otherwise have been covered by the Cancer Care benefit under the policy.</p>	N	N
	Post-Cancer treatment care and support	<p>ENHANCEMENT TO BROADEN COVER</p> <p>Broadened the Post-Cancer treatment care and support coverage to include addition of Home Help services.</p>	E	E

			PERSONAL	
			Private Health	Private Health Plus
Medical Hospitalisation	Medical Hospitalisation	<p>ENHANCEMENT TO INCREASE BENEFIT</p> <p>Increased the total yearly benefit limit associated with Medical Hospitalisation to now offer cover up to \$500,000 per year.</p> <p>Previously the yearly maximum limit was \$300,000</p>	E	E
	Major Diagnostic Imaging and Tests	<p>ENHANCEMENT TO INCREASE BENEFIT</p> <p>Increased the total yearly benefit limit associated with Major Diagnostic Imaging and Tests to now offer cover up to \$200,000 per year.</p> <p>Previously the yearly benefit maximum was \$100,000</p>	E	E
Other Support	Parents Grieving Benefit	<p>NEW BENEFIT INTRODUCED</p> <p>This benefit provides a lump sum payment of \$2,000 that can be used to assist with associated costs if a child of a life assured dies before the age of 21.</p>	N	N
	Mental Health Support Benefit	<p>NEW BENEFIT INTRODUCED</p> <p>This benefit covers costs, up to \$2,500 (including GST) per life assured per policy year, for psychiatrist or psychologist consultations and/or counselling where the support treatment and/or consultations directly relates to a claim under the Surgery or Cancer Care Benefits.</p>	N	N
	Ambulance Transfer Benefit	<p>NEW BENEFIT INTRODUCED</p> <p>This benefit covers ambulance transfer expenses up to \$200 per life assured per policy year, which have been incurred by the life assured for emergency transportation to or from hospital within New Zealand.</p>	N	N
	Parent Accommodation Benefit	<p>NEW BENEFIT INTRODUCED</p> <p>Covers the cost for accommodation expenses incurred by a parent accompanying a child who is listed on the schedule. The child must be undergoing medical treatment in an approved facility in New Zealand.</p> <p>Maximum \$200 per day, up to \$3,000 per life assured per policy year</p>	N	N
Other Support	Waiver of premium on death	<p>ENHANCED TO BROADEN COVER & ELIGIBILITY AGE RANGE</p> <p>Increase to two years free cover for surviving lives assured following the death of a policy owner.</p> <p>Previously one year's free cover</p> <p>Removal of maximum age limitation.</p> <p>Previously maximum age limitation of 70</p>	E	E

			PERSONAL	
			Private Health	Private Health Plus
Other Support	Bereavement Grant	<p>ENHANCED TO INCREASE BENEFIT & ELIGIBILITY AGE RANGE</p> <p>Increased the benefit limit associated with Bereavement Grant to now offer cover \$3,500 if a life assured dies between the ages of 21 and 70 (inclusive).</p> <p>Previously the benefit had an age limitation of 21-59 and the benefit maximum was \$2,500</p>	E	E
Reproductive Health	Obstetric Care Allowance	<p>NEW BENEFIT INTRODUCED</p> <p>Introduction of this new benefit assists with costs, up to \$2,000 per life assured per policy year, for medically necessary obstetric care referred by the life assured's registered medical practitioner, registered medical specialist or registered lead maternity carer (Midwife) for assessment and monitoring of a recognised risk factor(s) in respect of complications during pregnancy.</p> <p>Caesarean Sections are specifically excluded.</p>	N	N
Adapting cover	Suspension Of Cover Benefit	<p>ENHANCEMENT TO INCREASE BENEFIT</p> <p>Increased maximum suspension time to two years for customers travelling overseas and removal of specific 'total suspension time over life of the policy' limitation.</p> <p>Previously maximum suspension for customers travelling overseas was between two to twelve months and maximum suspension time of 12 months over the lifetime of the policy</p>	E	E
Optional Benefits				
Reproductive Health	Pregnancy, Maternity And Infertility Allowance – Private Health Plus Loyalty benefit only	<p>ENHANCEMENT TO INCREASE BENEFIT</p> <p>Increased the Pregnancy, Maternity And Infertility Allowance to \$1,500 per pregnancy, per life assured, per policy year.</p> <p>Previously the yearly benefit maximum was \$750 per life assured per policy year</p> <p>Reduction of the benefit eligibility period to two years of continuous cover under Private Health Plus.</p> <p>Previously eligible following a period of three years continuous cover</p>	N/A	E