



Southern Cross
Healthcare

NEW ZEALAND'S LEADING HEALTHCARE PLANS



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THERE WHEN YOU NEED US

INTRODUCTION



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Southern Cross & Northern Fire Fighters – Working Together

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Northern Fire Fighters recognises the importance of providing greater access to a healthcare scheme that provides employees and their families with the security of knowing their health issues will be dealt with promptly.

Being healthy means we can earn a living, care for our families and enjoy life to the fullest. We think nothing of insuring our houses and cars, but – unbelievably – insuring our most valuable asset, our health, is often not our number one priority.

The Statistics

- On average, four out of five people have visited a doctor at least once in the past year.¹
- Over 16,000 patients were waiting for treatment for more than 6 months, and 4,606 had already waited more than 2 years.²
- As at March 2001, 43,663 people were waiting more than 6 months for their first specialist assessment in the public health system.²
- As at September 2001 there were more than 25,000 patients on "Active Review" in the public system. They will have to wait until their condition becomes more severe or more funding is made available.³

The value of the Northern Fire Fighters Group Scheme

Northern Fire Fighters has a group healthcare scheme with Southern Cross, making available special benefits to staff and immediate families.

To find out more about the privileges available through the Northern Fire Fighters group scheme please refer to the [Privileges Section](#).

Southern Cross – New Zealand's No.1

Southern Cross is New Zealand's largest health insurer. This enables us to secure excellent discounts and deals for our members while keeping our administration costs at a low level.

In 2002 we were again voted New Zealand's most trusted health insurer in the Reader's Digest poll.

Southern Cross is a not-for-profit friendly society owned entirely by its members. Any money we receive goes straight back into paying claims, operating expenses and to build reserves for the future.

In addition, Southern Cross Medical Care Society has an A+ (Strong) financial strength rating given by Standard and Poor's (Australia) Pty. Limited on 21 February 2003.

Northern Fire Fighters has a Southern Cross sales team available to answer your queries. For more details on how to join or to discuss your options refer to the [How To Join](#) section.

1. Ministry of Health, 2. NZIER Future Health Care Funding 2001, 3. Ministry of Health

HOW TO JOIN



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There are a number of ways to become a member of Southern Cross, it's as easy as picking up the phone. To find out more information about how the Northern Fire Fighters group healthcare scheme operates, to receive a personalised quote or to have more information sent please contact Reinette Forrest.

Reinette Forrest
Southern Cross Healthcare
Phone: 0800 001 159
Email: reinettef@sxhealth.co.nz
Fax: 09 373 5075

Alternatively, you can use our web site [[Southern Cross Web – joining](#)] and enter your details in the electronic form – We'll be in touch!



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PRIVILEGES



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Joining Southern Cross through the Northern Fire Fighters group healthcare scheme provides you with special group scheme privileges.

Northern Fire Fighters group scheme privileges include:

- reduced premiums with easy payment methods*
- no 90 day stand down period for claiming

*To confirm eligibility and to find out about the cost of joining the Northern Fire Fighters group scheme, please refer to the contact details in the [How to Join](#) section.

Other benefits of Southern Cross membership include:

• **Free Health Info Line**

All Southern Cross members are able to speak to one of our registered nurses confidentially about diagnosed medical conditions or procedures. Available 8am – 6pm Monday to Friday, call 0800 104 444.

• **Travel Insurance**

Southern Cross Travel Insurance offers a 15% discount off the non-member TravelCare premiums.

• **Discounts**

Exclusive discounts through our health partners – through Southern Cross's member magazine *jump!* and the website: www.southerncross.co.nz.

• **A range of Affiliated Providers**

This network comprises arrangements with specialists, hospitals and facilities who have agreed to provide specific services and procedures at agreed prices. By using an Affiliated Provider you will enjoy greater certainty of cover, your Affiliated Provider will organise pre-approval for you and you will avoid filling in a claim form.

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Here are some key details on each of the Southern Cross plans available to you under the Northern Fire Fighters group scheme. For more information on these plans, or for more detailed information refer to the contact details in the How To Join section.

KiwiCare is one of our most affordable shared cover plans. It suits people who prefer to meet their own day-to-day medical expenses (such as GP visits and prescriptions), but who want cover for some of the costs of private surgery, specialist visits and imaging such as x-rays.

KiwiCare Budget offers exactly the same benefits as KiwiCare, for a lower premium. The only difference is we deduct a \$100 excess from each claim form you submit.

RegularCare is our most popular plan for families. It is a shared cover healthcare plan that protects you against some of the costs of surgery and day-to-day medical expenses including doctor's visits, prescriptions, physiotherapy, most specialist visits and imaging such as x-rays.

RegularCare Budget offers exactly the same benefits as RegularCare, for a lower premium. The only difference is we deduct a \$100 excess from each claim form you submit.

SuperCare is a shared cover plan. It gives you protection against most of the costs of day to day medical treatment and private surgical expenses as well as up to \$100 per claims year for dental treatment and up to \$225 per claims year for Optometrist's visit.

SureCare is a plan specifically designed for our senior members who want to guard themselves against high surgical expenses (excesses apply).

HospitalCare is a plan for those who want to safeguard themselves and their families against the high cost of surgical treatment, but whose day to day medical expenses are not high enough to warrant a comprehensive healthcare plan.

Hospital & SpecialistCare gives you the same benefits as HospitalCare but extends coverage to include specialist visits and imaging such as x-rays, whether or not you undergo surgery.

UltraCare Base is the ultimate Southern Cross plan that provides extensive cover for most of the costs of medical treatment and extensive cover for private surgery, up to a maximum of \$60,000 per operation.

UltraCare Option 100 offers the same comprehensive benefits as the UltraCare Base plan, but members are also covered up to \$100 per claims year for dental care and up to \$250 per claims year for Optometrist's visits.

UltraCare Option 400 offers the same benefits as the UltraCare base plan, as well as up to \$400 per claims year for dental treatment and up to \$250 per claims year for spectacles and contact lenses.

Jigsaw is a unique modular plan that enables members to pick and choose benefits that best meet their healthcare needs. All Jigsaw plans include a compulsory Surgery Hospitalisation module, which covers a wide range of qualifying surgery up to \$60,000 (\$500 excess applies). The other Jigsaw modules that you can choose from are: 1. Specialist and Imaging; 2. Body Therapy; 3. Day to Day Treatment; 4. Dental Care

IMPORTANT

The plan descriptions are designed to give a general idea of some of the benefits offered by the Southern Cross plans. For more details on the benefits and maximums for each plan, and any exclusions, excesses or other conditions that may apply please call 0800 800 181 and request a policy document or visit our website www.southerncross.co.nz

FREQUENTLY ASKED QUESTIONS



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Here are the answers to some of our most frequently asked questions:

Q: I am already a member, what is the advantage of joining the Northern Fire Fighters group healthcare scheme?

A: Northern Fire Fighters has negotiated with Southern Cross special benefits for their staff that aren't normally available.

To find out what special benefits are available through the Northern Fire Fighters group scheme, go to the [Privileges](#) section.

Q: How much does it cost to join?

A: The cost of taking up health insurance is based on your age, the selected plan type, the discount and contribution specific to the Northern Fire Fighters group scheme. Regardless of age, income, number of dependants or particular health needs, we are sure to have a plan that is right for you and your family.

To receive a personalised quote on joining the Northern Fire Fighters group scheme contact a Southern Cross Sales Consultant. Refer to the [How to Join](#) section for details.

Q: How do I join?

A: Contact Southern Cross direct by phone, fax or email. Refer to the [How to Join](#) section for details.

Q: How do I transfer my policy into the Northern Fire Fighters group scheme?

A: This is easy to do, just contact the Southern Cross sales team who will be happy to transfer you over. Call Customer Services on 0800 800 181 for more information.

Q: Can I keep my health insurance when I leave Northern Fire Fighters?

A: Yes, this is your own personal plan for you to take with you wherever you are in NZ. If you are going on to a new place of employment it is easy to transfer your policy. You may however lose some concessions and/or loyalty benefits available in the Northern Fire Fighters group scheme. Call Customer Services on 0800 800 181 for more information.

Q: I have moved, do I need to let you know?

A: Yes! We like to keep all of our members updated with changes at Southern Cross and we also need to know where to send your claims refunds. So please call Customer Services on 0800 800 181 whenever your contact details change. Alternatively, you can go to the Southern Cross website and change your details online via an e-mail form. This can be found at Southern Cross Web – [change details](#).

Q: How do I add someone to my policy?

A: Providing you are all going to be on the same plan, you can add your spouse/partner and dependants onto your policy. They may be entitled to the Northern Fire Fighters discounted rate. Call Customer Services on 0800 800 181 for more information.

Q: Does my health insurance cover me whilst I am overseas?

A: No. Your premium doesn't reflect the cost of medical treatment overseas. However, Southern Cross Travel Insurance offers a 15% discount off non-member TravelCare premiums. Phone Southern Cross Travel Insurance on 0800 800 571 for more details.

Q: Do you have a web site?

A: Yes we do! www.southerncross.co.nz

CONTACT US



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Joining Southern Cross

For information on how to join contact the Southern Cross sales team. Refer to the [How to Join](#) section for details.

General or membership enquiries:

For information about different plan types, changing your details and other general queries contact Customer Services on 0800 800 181.

Pre-approvals and claims enquiries:

For information about what your plan covers, for pre-approval for a procedure or for general claims enquires, phone our claims consultants on 0800 800 181.

[\[Southern Cross Web – claims\]](#)

Health Info Line (for Southern Cross members only):

For questions about diagnosed medical conditions and procedures (a registered nurse will answer all your queries professionally and confidentially), phone 0800 104 444 or enter your details on our website:

[\[Southern Cross Web – Health Info\]](#)

Southern Cross Travel Insurance:

For information about travel insurance if you are travelling overseas, call us on 0800 800 571. Southern Cross Travel Insurance offers a 15% discount off non-member TravelCare premiums.

[\[Southern Cross Web – Travel Insurance\]](#)

WEB: You can also visit our website at www.southerncross.co.nz



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