

Why choose SmartCare+?

SmartCare+ is Accuro's top rated individual product for those who make their health a priority.

The SmartCare range has been recommended by consumer experts for best product and price since it's launch in 2008.

Combine quality products, fast claims turnaround, and our knowledgeable customer service team and it's no wonder we have the highest customer satisfaction. That's what makes us New Zealand's best little health insurer.

Benefit summary*

✓ General surgery	\$500,000
✓ Oral surgery (including wisdom teeth removal)	\$300,000
✓ Non-PHARMAC subsidised drugs	\$500,000
✓ Cancer treatment	\$300,000

Four add-on module options

Specialist+

Specialist consultations	\$5,000
Diagnostic tests	\$5,000
Mental health consultations (Included under Specialist consultations)	\$1,000

Natural Health+

Chiropractic and osteopath consultations	up to \$240
Other health practitioners	up to \$200

GP+

GP visits	\$55 per visit
Nurse visits	\$35 per visit
Prescriptions	\$400

Dental and Optical+

Optometrist consultations	up to \$300
Prescription glasses /contact lenses	up to \$300
Dental cover	up to \$500

What Accuro does better

You have cover for non-PHARMAC subsidised drugs during surgeries and for cancer treatment.

All members have access to the Accuro Virtual Clinic, which includes expert medical opinions from the world's leading medical specialists, at no extra cost.

You're covered for specialist consultations and diagnostic procedures for 12 months either side of surgery (six months more on either side than other insurers).

We cover conditions you've had from birth (congenital), if they're diagnosed after 3 months of age.*

You can choose your own specialist.

Children can stay on the policy at dependant rates until their 25th birthday (four years more than other insurers).

You can suspend your policy when life happens (maternity leave, overseas travel, financial hardship).

Members have access to Active Benefits such as mole mapping through SkinVision, bowel screening kits, access to the HealthHub (our free wellbeing programme) and Mental Health Assist.*

* For full limits and terms and conditions, please refer to the policy document.