



Why choose SmartCare?

SmartCare provides comprehensive health cover for people who want to take care of their wellbeing. It is a lower cost option to our top-rated SmartCare+ product, whilst retaining most of the key benefits.

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

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

Benefit summary*

✓ General surgery	\$300,000
✓ Oral surgery	\$300,000
✓ Cancer treatment	\$65,000
✓ ACC top up	

Four add-on module options

Specialist		GP	
Specialist consultations	\$5,000	GP visits	\$55 per visit
Diagnostic tests	\$5,000	Nurse visits	\$35 per visit
Mental health consultations (Included under Specialist consultations)	\$1,000	Prescriptions	up to \$400
Natural Health		Dental and Optical	
Chiropractic and osteopath consultations	up to \$240	Optometrist consultations	up to \$300
Other health practitioners	up to \$200	Prescription glasses /contact lenses	up to \$300
		Dental cover	up to \$500

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

What Accuro does better

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 prices 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.*