



Why choose SmartStay?

SmartStay is the only health insurance product available in New Zealand to people who are coming to visit or work on a visa valid for less than 2 years.

SmartStay gives you all the benefits that you expect from a quality health insurance product, but also includes the option to add cover for GP and nurse consultations as well as prescription drugs and laboratory tests.

Combine quality products, fast claims turnaround, and our knowledgeable customer service team and it's no wonder we are New Zealand's best little health insurer.

Benefit summary*

✓ General surgery per surgery	\$150,000
✓ Oral surgery per surgery (including wisdom teeth removal)	\$150,000
✓ Hospital admission	\$65,000
✓ Cancer treatment	\$25,000
✓ ACC top up	

Two add-on module options

Specialist		GP	
Specialist consultations and diagnostic tests	\$4,000	GP visits	up to \$500
Mental health consultations (Included under Specialist consultations)	\$1,000	Laboratory tests	up to \$100
		Prescriptions	up to \$300

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.

You can add cover for GP and nurse consultations as well as prescription drugs and laboratory tests.

Children on the policy pay child rates up until their 25th birthday, four years more than other insurers.*

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.