

StaffCare+ is the only group health insurance product that has been designed specifically for New Zealand businesses.

StaffCare+ provides all the benefits that you would expect from a premium group insurance product, including cover for pre-existing conditions. What really sets it apart from competitor group products is that it has a high level of cover for non-PHARMAC cancer drugs.

Combine quality products, fast turnaround, flexibility and our fantastic Wellington-based customer service team, and it's no wonder that we are New Zealand's best little health insurer.

## **Benefit summary\***

<b>/</b>	General surgery	\$300,000
	General Surgery	\$300,00

✓ Oral surgery (including wisdom teeth removal) \$300,000

✓ Non-PHARMAC (cancer drugs) \$40,000

\$65,000 Cancer treatment

## Four add-on module options

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

GP+	
GP visits	\$55 per visit
Nurse visits	\$35 per visit
Prescriptions	up to \$400

Natural Health+	
up to \$240	
up to \$200	

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

<sup>\*</sup> For full limits and terms and conditions relating to cover and the Group Scheme, please refer to the policy document and Group Contract. Group Contracts are offered at Accuro's discretion.

## **What Accuro** does better

You are covered up to \$40,000 for non-PHARMAC cancer drugs per person per policy year.

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

Fast pre-approvals and claims. We aim to process these within 2 working days.

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 pricing 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.\*