

StaffCare is our group product designed to deliver quality benefits at a competitive price. StaffCare contains a slightly lower level of cover than our flagship product StaffCare+ but is still comprehensive and includes cover for pre-existing conditions.*

StaffCare has benefit levels designed to ensure your staff can get back to work as quickly as possible. It's made for business owners who want quality care for their staff along with value for money.

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**

• General Surgery

Cancer treatment

✓ ACC top up

Oral surgery

\$200,000

\$100,000

\$60,000

Two add-on module options

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

GP	
GP visits	up to \$500
Nurse visits	up to \$200
Prescriptions	up to \$300

^{*} Pre-existing cover from the start for groups of 15 or more staff, and after 3 years of cover for groups of 5-14 staff.

** 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.

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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.

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 rates 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.**