



Why choose SmartCare+?

SmartCare+ is Accuro's top rated individual product for those who make their health a top priority. The SmartCare range has been recommended by consumer experts for best product and price as well as highest customer satisfaction since it's launch in 2008.

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*

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|---|-----------|
| ✓ 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+ | | GP+ | |
| Specialist consultations | \$5,000 | GP visits | \$55 per visit |
| Diagnostic tests | \$5,000 | Nurse visits | \$35 per visit |
| Mental health <i>(Included under Specialist consultations)</i> | \$500 | Prescriptions | \$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

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

All members have access to Best Doctors, a second opinion from the world's leading 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 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 on the same policy don't have to have the exact same policy. i.e. you can have the Dental and Optical module and no excess, and another family member can have all modules and \$2,000 excess.