

Why choose StaffCare+?

StaffCare+ is the only premium 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 our competitor group products is that it has the highest level of cover for non-PHARMAC drugs.

Combine quality products, fast turnaround, flexibility and our fantastic Wellington-based customer service team, and it's no wonder that Accuro has been the most recommended health insurer by Consumer Magazine since 2008.

Benefit summary*

✓ General surgery	\$300,000
✓ Oral surgery (including wisdom teeth removal)	\$300,000
✓ Non-PHARMAC (chemotherapy drugs)	\$40,000
✓ Cancer treatment	\$65,000

Four add-on module options

Specialist+

Specialist consultations	\$5,000
Diagnostic tests	\$5,000
Mental health <i>(Included under Specialist consultations)</i>	\$500

Natural Health+

Chiropractic and osteopath consultations	up to \$240
Other health practitioners	up to \$200

GP+

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

Dental and Optical+

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

What Accuro does better

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

All members have access to Best Doctors, a second opinion from the world's leading 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 until their 25th birthday (four years more than other insurers).

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.

* For full limits and terms and conditions relating to cover and the Group Scheme, please refer to the policy document and Group Contract. Group Contract offered subject to Accuro's discretion.