

# COMPARE OUR PRODUCTS

## SmartCare<sup>+</sup>

## SmartCare

## SmartStay

(visa less than 2 years)

## KidSmart

(designed for children)

### Surgery

General surgery	\$500,000	\$300,000	\$150,000 per claim	\$500,000
Breast reconstruction	Included in general surgery	Included in general surgery	Included in general surgery	Included in general surgery
Breast symmetry	Included in general surgery	Included in general surgery	Included in general surgery	Included in general surgery
Varicose veins	Included in general surgery	Included in general surgery	Included in general surgery	Included in general surgery
Prophylactic surgery	\$80,000 per person per policy lifetime	\$60,000 per person per policy lifetime	\$60,000 per person per policy lifetime	\$80,000 per person per policy lifetime
Oral surgery	\$300,000	\$300,000	\$150,000 per claim	\$300,000
Minor surgery	\$3,000 per claim	\$3,000 per claim	\$500 per claim	\$3,000 per claim
Accuro Virtual Clinic	Access to over 50,000 specialists	Access to over 50,000 specialists	Access to over 50,000 specialists	Access to over 50,000 specialists

### Diagnostic procedures, tests and scans

Major diagnostic procedures	Included in general surgery	Included in general surgery	As specified below	Included in general surgery
Angiograms	Included in major diagnostic procedures	Included in major diagnostic procedures	Up to \$3,500	Included in major diagnostic procedures
MRI scans	Included in major diagnostic procedures	Included in major diagnostic procedures	Up to \$3,000	Included in major diagnostic procedures
CAT scans	Included in major diagnostic procedures	Included in major diagnostic procedures	Up to \$2,500	Included in major diagnostic procedures
MP scans	Included in major diagnostic procedures	Included in major diagnostic procedures	Up to \$2,000	Included in major diagnostic procedures
Diagnostic tests	\$5,000 (S)	\$5,000 (S)	Included in Specialist consultations (S)	\$5,000 (S)

### Consultations

Specialist consultations	\$5,000 (S)	\$5,000 (S)	\$4,000 (S)	\$5,000 (S)
Mental health consultations	\$1,000 - included in Specialist consultations (S)	\$1,000 - included in Specialist consultations (S)	\$1,000 - included in Specialist consultations (S)	\$1,000 - included in Specialist consultations (S)
Second-opinion	Included in Specialist consultations (S)	Included in Specialist consultations (S)	No cover	Included in Specialist consultations (S)
Mental Health Assist	Access to a Mental Health Assessment (S)	Access to a Mental Health Assessment (S)	Access to a Mental Health Assessment (S)	Access to a Mental Health Assessment (S)

### Cancer treatment

Non-surgical cancer treatment	\$300,000*	\$65,000*	\$25,000*	\$300,000*
Cancer/medical treatment accessories & support services	\$2,000*	\$2,000*	No cover	\$2,000*

### Treatments

Non-PHARMAC subsidised drugs	\$300,000/\$500,000**	No cover	No cover	\$300,000/\$500,000**
------------------------------	-----------------------	----------	----------	-----------------------

### Hospital options

Private hospital medical admission	\$300,000	\$200,000	\$65,000 (private or public)	\$300,000
Public hospital admission	\$300 per night, maximum 10 nights	\$300 per night, maximum 10 nights	Included in private & public hospital admission	\$300 per night, maximum 10 nights
Hospice stay	\$2,000 (\$50 per night)	\$2,000 (\$50 per night)	No cover	No cover

### Transport, accommodation, recovery and support

Home nursing	\$6,000 (\$150 per day)	\$6,000 (\$150 per day)	\$2,400 (\$150 per day)	\$6,000 (\$150 per day)
Transport and accommodation	\$3,000 (\$200 per night for support person)	\$2,000 (\$200 per night for support person)	\$1,500 (\$125 per night for support person)	\$3,000 (\$200 per night for support person)
Parent/guardian accommodation	\$300 per night, maximum 10 nights	\$300 per night, maximum 10 nights	\$1,500 (\$150 per night)	\$300 per night, maximum 10 nights
Ambulance cover/transfer	\$200	\$200	\$200	\$200
Health-related appliances	\$200	No cover	No cover	No cover
Speech-language therapy (post-operative)	\$400 (\$80 per visit)	\$400 (\$80 per visit)	\$400 (\$80 per visit)	\$400 (\$80 per visit)
Physiotherapy (post-operative)	\$1,000 per hospitalisation	\$1,000 per hospitalisation	\$300 per hospitalisation (\$60 per visit)	\$1,000 per hospitalisation
Funeral support	\$10,000	\$2,500	No cover	No cover
Medical misadventure	\$30,000	\$30,000	No cover	No cover
Waiver of premium	For 36 months	For 36 months	For 36 months	No cover
Suspension of cover	Up to 24 months	Up to 24 months	Up to 24 months	Up to 24 months
ACC top-up	Covered	Covered	Covered	Covered
Medical tourism	Reimburse up to 75% of costs	No cover	No cover	No cover
Overseas waiting list	Reimburse costs	No cover	No cover	Reimburse costs
Treatment outside of New Zealand	\$30,000	\$30,000	\$25,000	\$30,000
Cover while in Australia	Non-acute medical conditions	Non-acute medical conditions	No cover	No cover

### Loyalty benefits

Sterilisation	One-off \$5,000 after 2 years	One-off \$3,000 after 2 years	No cover	No cover
GP health checks	\$150 every 3 years	\$150 every 3 years	No cover	No cover
Screening	\$250 every 3 years (S)	\$250 every 3 years (S)	No cover	\$250 every 3 years
Tongue/lip tie	No cover	No cover	No cover	One-off \$400 after 1 year
Discounts for a healthy BMI	After 3 years	After 3 years	No cover	No cover
Exercise-based activity contribution	No cover	No cover	No cover	\$150 after 3 years
Melanoma	\$200 every 3 years (S)	\$200 every 3 years (S)	No cover	\$200 every 3 years (S)
Speech-language therapy	Included in general surgery (post-operative)	Included in general surgery (post-operative)	No cover	\$150 after 3 years (S)
Orthodontic	Cover under additional Dental & Optical plan	Cover under additional Dental & Optical plan	No cover	\$200 after 5 years, claim max of 3 years (S)
Pregnancy	\$2,000 after 3 years (S)	\$1,000 after 3 years (S)	No cover	No cover
Infertility treatment	Included in pregnancy after 3 years	No cover	No cover	No cover
Endoscopy (screening)	80% up to \$1,000 every 3 years	No cover	No cover	No cover
Bowel testing kit	Every 3 years	Every 3 years	No cover	No cover

### Additional Plans

Specialist Plan	Available to add	Available to add	Available to add	Available to add
GP Plan	Available to add	Available to add	Available to add	Not available
Natural Health Plan	Available to add	Available to add	Not available	Not available
Dental and Optical plan	Available to add	Available to add	Not available	Not available

(S) Included in additional Specialist plan

\*Covered under private hospital benefit. \*\*Covered under non-surgical cancer treatment or general surgery

Dollar amounts shown are per person per policy year, unless otherwise stated.

This comparison table is a guide to benefit maximums. For full details and specifications, please refer to the policy document.

## StaffCare<sup>+</sup>

## StaffCare

## StaffStay

### Surgery

General surgery	\$300,000	\$200,000	\$150,000 per claim
Breast reconstruction	Included in general surgery	Included in general surgery	Included in general surgery
Breast symmetry	Included in general surgery	Included in general surgery	Included in general surgery
Prophylactic surgery	\$60,000 per person per policy lifetime	\$60,000 per person per policy lifetime	\$60,000 per person per policy lifetime
Oral surgery	\$300,000	\$100,000	\$150,000 per claim
Minor surgery	\$1,000 per claim	\$500 per claim	\$500 per claim
Accuro Virtual Clinic	Access to over 50,000 specialists	Access to over 50,000 specialists	Access to over 50,000 specialists

### Diagnostic procedures, tests and scans

Major diagnostic procedures	Included in general surgery	As specified below	As specified below
Angiograms	Included in major diagnostic procedures	Up to \$3,500	Up to \$3,500
MRI scans	Included in major diagnostic procedures	Up to \$3,000	Up to \$3,000
CAT scans	Included in major diagnostic procedures	Up to \$2,500	Up to \$2,500
MP scans	Included in major diagnostic procedures	Up to \$2,000	Up to \$2,000
Diagnostic tests	\$5,000 (S)	Included in Specialist consultations (S)	\$4,000 (S)

### Consultations

Specialist consultations	\$5,000 (S)	\$5,000 (S)	\$4,000 (S)
Mental health consultations	\$1,000 - included in Specialist consultations (S)	\$1,000 - included in Specialist consultations (S)	\$1,000 - included in Specialist consultations (S)
Second-opinion	Included in Specialist consultations (S)	Included in Specialist consultations (S)	No cover
Mental Health Assist	Access to a Mental Health Assessment (S)	Access to a Mental Health Assessment (S)	Access to a Mental Health Assessment (S)

### Cancer treatment

Non-surgical cancer treatment	\$65,000*	\$60,000	\$25,000*
Non-PHARMAC cancer drugs	\$40,000**	No cover	No cover

### Treatments

Varicose veins	Included in general surgery	Two procedures, per leg, per lifetime	Included in general surgery
----------------	-----------------------------	---------------------------------------	-----------------------------

### Hospital options

Private hospital medical admission	\$200,000	\$65,000	\$65,000 (private or public)
Public hospital admission	\$300 per night, maximum 10 nights	\$300 per night, maximum 10 nights	Included in private or public hospital medical admission

### Transport, accommodation, recovery and support

Home nursing	\$6,000 (\$150 per day)	\$2,500 (\$100 per day)	\$2,400 (\$150 per day)
Transport and accommodation	\$2,000 (\$200 per night for support person)	\$2,000 (\$200 per night for support person)	\$1,500 (\$125 per night for support person)
Parent/guardian accommodation	\$300 per night, maximum 10 nights	\$500 (\$125 per night)	\$1,500 (\$125 per night)
Ambulance cover/transfer	\$200	No cover	\$200
Speech-language therapy (post-operative)	\$400 (\$80 per visit)	No cover	\$400 (\$80 per visit)
Physiotherapy (post-operative)	\$1,000 per hospitalisation	No cover outside hospital	\$300 per hospitalisation (\$60 per visit)
Funeral support	\$2,500	No cover	No cover
Waiver of premium	For 36 months	For 36 months	For 36 months
Suspension of cover	Up to 24 months	Up to 24 months	Up to 24 months
ACC top-up	Covered	Covered	Covered
Treatment outside of New Zealand	\$30,000	\$10,000	\$25,000

### Day-to-day, natural health, dental and optical

GP visits	\$55 - \$70 per visit (GP)	\$500 (\$55 per visit) (GP)	\$500 per year (\$80 per visit) (GP)
Registered nurse visits	\$35 per visit (GP)	\$200 (\$35 per visit) (GP)	Included in GP visits
Prescriptions	\$400 per year (\$20 per item) (GP)	\$300 (\$20 per item) (GP)	\$300 per year (\$20 per item) (GP)
Laboratory tests	\$80 (GP)	No cover	\$100 per year (GP)
Health practitioner visits	\$800 (NH)	No cover	No cover
Dental	80% up to \$500 (DO)	No cover	No cover
Optical	80% up to \$600 (DO)	No cover	No cover

### Loyalty benefits

Sterilisation	One-off \$3,000 after 2 years	One-off \$3,000 after 2 years	No cover
GP health checks	\$150 every 3 years	\$150 every 3 years	No cover
Melanoma	\$200 every 3 years (S)	\$200 every 3 years (S)	No cover
Orthodontic	80% up to \$750 after 3 years (DO)	No cover	No cover
Pregnancy	\$2,000 after 3 years (S)	No cover	No cover
Preventative checks	\$200 every 3 years (GP)	No cover	No cover
Sick leave	Up to \$500 after 3 years (NH)	No cover	No cover
Flu vaccination	\$40 after 3 years (NH)	No cover	No cover
Bowel testing kit	Every 3 years	Every 3 years	No cover

### Covered under additional plans

(S) Specialist plan (GP) GP plan (NH) Natural Health plan (DO) Dental and Optical plan

Dollar amounts shown are per person per policy year, unless otherwise stated.

This comparison table is a guide to benefit maximums. For full details and specifications, please refer to the policy document.  
\*Covered under private hospital benefit. \*\*Covered under non-surgical cancer treatment or general surgery.