COMPARE OUR PRODUCTS



SmartCare SmartStay

(visa less than 2 years)



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General surgery	\$500,000	\$300,000	\$150,000 per claim	\$500,000
Breast reconstruction	Included in general surgery			
Breast symmetry	Included in general surgery			
Varicose veins	Included in general surgery			
Prophylatic 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			

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 (\$)	\$5,000 (\$)	Included in Specialist consultations (S)	\$5,000 S

Consultations

Specialist consultations	\$5,000 (\$)	\$5,000 (\$)	\$4,000 (\$)	\$5,000 (\$)
Mental health consultations	\$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			

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)			
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			
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

09/2022

COMPARE OUR PRODUCTS



	StaffCare ⁺	StaffCare	StaffStav
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
Prophylatic 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
		, tococo to otto object specialists	, access to oral copess openialists
Piagnostic 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)
onsultations			
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 (\$)
Second-opinion	Included in Specialist consultations (S)	Included in Specialist consultations (S)	No cover
Mental Health Assist	Access to a Mental Health Assessment (\$)	Access to a Mental Health Assessment (\$)	Access to a Mental Health Assessment (S)
	Access to a manual recommend	, locoss to a montal realthy locossment	Access to a montal readility accessment
Cancer treatment	CCF 000*	¢e0,000	625,000*
Non-surgical cancer treatment	\$65,000*	\$60,000	\$25,000*
Non-PHARMAC cancer drugs	\$40,000**	No cover	No cover
reatments			
Varicose veins	Included in general surgery	Two procedures, per leg, per lifetime	Included in general surgery
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Iospital options			
Delegate has a feel and discharge design		\$65,000	\$65,000 (private or public)
Private nospital medical admission	\$200,000	\$05,000	QOO,OOO (private or public)
Private hospital medical admission Public hospital admission	\$200,000 \$300 per night, maximum 10 nights	\$300 per night, maximum 10 nights	
Public hospital admission	\$300 per night, maximum 10 nights		Included in private or public hospital medical admiss
Public hospital admission	\$300 per night, maximum 10 nights		
Public hospital admission ransport, accommodation, recovery a	\$300 per night, maximum 10 nights		
Public hospital admission ransport, accommodation, recovery a Home nursing	\$300 per night, maximum 10 nights	\$300 per night, maximum 10 nights	Included in private or public hospital medical admiss
Public hospital admission Tansport, accommodation, recovery a Home nursing Transport and accommodation	\$300 per night, maximum 10 nights and support \$6,000 (\$150 per day)	\$300 per night, maximum 10 nights \$2,500 (\$100 per day)	Included in private or public hospital medical admiss \$2,400 (\$150 per day)
Public hospital admission ransport, accommodation, recovery a Home nursing Transport and accommodation Parent/guardian accommodation	\$300 per night, maximum 10 nights and support \$6,000 (\$150 per day) \$2,000 (\$200 per night for support person)	\$300 per night, maximum 10 nights \$2,500 (\$100 per day) \$2,000 (\$200 per night for support person)	Included in private or public hospital medical admiss \$2,400 (\$150 per day) \$1,500 (\$125 per night for support person)
Public hospital admission Transport, accommodation, recovery a Home nursing Transport and accommodation Parent/guardian accommodation Ambulance cover/transfer	\$300 per night, maximum 10 nights and support \$6,000 (\$150 per day) \$2,000 (\$200 per night for support person) \$300 per night, maximum 10 nights	\$300 per night, maximum 10 nights \$2,500 (\$100 per day) \$2,000 (\$200 per night for support person) \$500 (\$125 per night)	\$2,400 (\$150 per day) \$1,500 (\$125 per night)
Public hospital admission Transport, accommodation, recovery a Home nursing Transport and accommodation Parent/guardian accommodation Ambulance cover/transfer Speech-language therapy (post-operative)	\$300 per night, maximum 10 nights and support \$6,000 (\$150 per day) \$2,000 (\$200 per night for support person) \$300 per night, maximum 10 nights \$200	\$300 per night, maximum 10 nights \$2,500 (\$100 per day) \$2,000 (\$200 per night for support person) \$500 (\$125 per night) No cover	\$2,400 (\$150 per day) \$1,500 (\$125 per night for support person) \$1,500 (\$125 per night) \$200
Public hospital admission Pansport, accommodation, recovery and Home nursing Transport and accommodation Parent/guardian accommodation Ambulance cover/transfer Speech-language therapy (post-operative) Physiotherapy (post-operative)	\$300 per night, maximum 10 nights and support \$6,000 (\$150 per day) \$2,000 (\$200 per night for support person) \$300 per night, maximum 10 nights \$200 \$400 (\$80 per visit)	\$300 per night, maximum 10 nights \$2,500 (\$100 per day) \$2,000 (\$200 per night for support person) \$500 (\$125 per night) No cover	\$2,400 (\$150 per day) \$1,500 (\$125 per night for support person) \$1,500 (\$125 per night) \$200 \$400 (\$80 per visit)
Public hospital admission Pansport, accommodation, recovery a Home nursing Transport and accommodation Parent/guardian accommodation Ambulance cover/transfer Speech-language therapy (post-operative) Physiotherapy (post-operative) Funeral support	\$300 per night, maximum 10 nights and support \$6,000 (\$150 per day) \$2,000 (\$200 per night for support person) \$300 per night, maximum 10 nights \$200 \$400 (\$80 per visit) \$1,000 per hospitalisation	\$300 per night, maximum 10 nights \$2,500 (\$100 per day) \$2,000 (\$200 per night for support person) \$500 (\$125 per night) No cover No cover No cover	\$2,400 (\$150 per day) \$1,500 (\$125 per night for support person) \$1,500 (\$125 per night) \$200 \$400 (\$80 per visit) \$300 per hospitalisation (\$60 per visit)
Public hospital admission Pansport, accommodation, recovery and Home nursing Transport and accommodation Parent/guardian accommodation Ambulance cover/transfer Speech-language therapy (post-operative) Physiotherapy (post-operative) Funeral support Waiver of premium	\$300 per night, maximum 10 nights and support \$6,000 (\$150 per day) \$2,000 (\$200 per night for support person) \$300 per night, maximum 10 nights \$200 \$400 (\$80 per visit) \$1,000 per hospitalisation \$2,500 For 36 months	\$300 per night, maximum 10 nights \$2,500 (\$100 per day) \$2,000 (\$200 per night for support person) \$500 (\$125 per night) No cover No cover No cover No cover For 36 months	\$2,400 (\$150 per day) \$1,500 (\$125 per night for support person) \$1,500 (\$125 per night) \$200 \$400 (\$80 per visit) \$300 per hospitalisation (\$60 per visit) No cover For 36 months
Public hospital admission Transport, accommodation, recovery a Home nursing Transport and accommodation Parent/guardian accommodation Ambulance cover/transfer Speech-language therapy (post-operative) Physiotherapy (post-operative) Funeral support Waiver of premium Suspension of cover	\$300 per night, maximum 10 nights and support \$6,000 (\$150 per day) \$2,000 (\$200 per night for support person) \$300 per night, maximum 10 nights \$200 \$400 (\$80 per visit) \$1,000 per hospitalisation \$2,500 For 36 months Up to 24 months	\$300 per night, maximum 10 nights \$2,500 (\$100 per day) \$2,000 (\$200 per night for support person) \$500 (\$125 per night) No cover No cover No cover outside hospital No cover For 36 months Up to 24 months	\$2,400 (\$150 per day) \$1,500 (\$125 per night for support person) \$1,500 (\$125 per night) \$200 \$400 (\$80 per visit) \$300 per hospitalisation (\$60 per visit) No cover For 36 months Up to 24 months
Public hospital admission Paransport, accommodation, recovery a Home nursing Transport and accommodation Parent/guardian accommodation Ambulance cover/transfer Speech-language therapy (post-operative) Physiotherapy (post-operative) Funeral support Waiver of premium Suspension of cover ACC top-up	\$300 per night, maximum 10 nights and support \$6,000 (\$150 per day) \$2,000 (\$200 per night for support person) \$300 per night, maximum 10 nights \$200 \$400 (\$80 per visit) \$1,000 per hospitalisation \$2,500 For 36 months Up to 24 months Covered	\$300 per night, maximum 10 nights \$2,500 (\$100 per day) \$2,000 (\$200 per night for support person) \$500 (\$125 per night) No cover No cover No cover No cover For 36 months Up to 24 months Covered	\$2,400 (\$150 per day) \$1,500 (\$125 per night for support person) \$1,500 (\$125 per night) \$200 \$400 (\$80 per visit) \$300 per hospitalisation (\$60 per visit) No cover For 36 months Up to 24 months Covered
Public hospital admission Pransport, accommodation, recovery and the Home nursing Transport and accommodation Parent/guardian accommodation Ambulance cover/transfer Speech-language therapy (post-operative) Physiotherapy (post-operative) Funeral support Waiver of premium Suspension of cover ACC top-up	\$300 per night, maximum 10 nights and support \$6,000 (\$150 per day) \$2,000 (\$200 per night for support person) \$300 per night, maximum 10 nights \$200 \$400 (\$80 per visit) \$1,000 per hospitalisation \$2,500 For 36 months Up to 24 months	\$300 per night, maximum 10 nights \$2,500 (\$100 per day) \$2,000 (\$200 per night for support person) \$500 (\$125 per night) No cover No cover No cover outside hospital No cover For 36 months Up to 24 months	\$2,400 (\$150 per day) \$1,500 (\$125 per night for support person) \$1,500 (\$125 per night) \$200 \$400 (\$80 per visit) \$300 per hospitalisation (\$60 per visit) No cover For 36 months Up to 24 months
Public hospital admission Pransport, accommodation, recovery a Home nursing Transport and accommodation Parent/guardian accommodation Ambulance cover/transfer Speech-language therapy (post-operative) Physiotherapy (post-operative) Funeral support Waiver of premium Suspension of cover ACC top-up Treatment outside of New Zealand	\$300 per night, maximum 10 nights and support \$6,000 (\$150 per day) \$2,000 (\$200 per night for support person) \$300 per night, maximum 10 nights \$200 \$400 (\$80 per visit) \$1,000 per hospitalisation \$2,500 For 36 months Up to 24 months Covered \$30,000	\$300 per night, maximum 10 nights \$2,500 (\$100 per day) \$2,000 (\$200 per night for support person) \$500 (\$125 per night) No cover No cover No cover No cover For 36 months Up to 24 months Covered	\$2,400 (\$150 per day) \$1,500 (\$125 per night for support person) \$1,500 (\$125 per night) \$200 \$400 (\$80 per visit) \$300 per hospitalisation (\$60 per visit) No cover For 36 months Up to 24 months Covered
Public hospital admission Pransport, accommodation, recovery and Home nursing Transport and accommodation Parent/guardian accommodation Ambulance cover/transfer Speech-language therapy (post-operative) Physiotherapy (post-operative) Funeral support Waiver of premium Suspension of cover ACC top-up Treatment outside of New Zealand Pay-to-day, natural health, dental and operatives.	\$300 per night, maximum 10 nights and support \$6,000 (\$150 per day) \$2,000 (\$200 per night for support person) \$300 per night, maximum 10 nights \$200 \$400 (\$80 per visit) \$1,000 per hospitalisation \$2,500 For 36 months Up to 24 months Covered \$30,000 optical	\$300 per night, maximum 10 nights \$2,500 (\$100 per day) \$2,000 (\$200 per night for support person) \$500 (\$125 per night) No cover No cover No cover For 36 months Up to 24 months Covered \$10,000	\$2,400 (\$150 per day) \$1,500 (\$125 per night for support person) \$1,500 (\$125 per night) \$200 \$400 (\$80 per visit) \$300 per hospitalisation (\$60 per visit) No cover For 36 months Up to 24 months Covered \$25,000
Public hospital admission Pransport, accommodation, recovery a Home nursing Transport and accommodation Parent/guardian accommodation Ambulance cover/transfer Speech-language therapy (post-operative) Physiotherapy (post-operative) Funeral support Waiver of premium Suspension of cover ACC top-up Treatment outside of New Zealand Pay-to-day, natural health, dental and of the support of the supp	\$300 per night, maximum 10 nights and support \$6,000 (\$150 per day) \$2,000 (\$200 per night for support person) \$300 per night, maximum 10 nights \$200 \$400 (\$80 per visit) \$1,000 per hospitalisation \$2,500 For 36 months Up to 24 months Covered \$30,000 optical \$55 - \$70 per visit ©P	\$300 per night, maximum 10 nights \$2,500 (\$100 per day) \$2,000 (\$200 per night for support person) \$500 (\$125 per night) No cover No cover No cover outside hospital No cover For 36 months Up to 24 months Covered \$10,000	Included in private or public hospital medical admiss \$2,400 (\$150 per day) \$1,500 (\$125 per night for support person) \$1,500 (\$125 per night) \$200 \$400 (\$80 per visit) \$300 per hospitalisation (\$60 per visit) No cover For 36 months Up to 24 months Covered \$25,000 \$500 per year (\$80 per visit) ©P
Public hospital admission Pransport, accommodation, recovery and Home nursing Transport and accommodation Parent/guardian accommodation Ambulance cover/transfer Speech-language therapy (post-operative) Physiotherapy (post-operative) Funeral support Waiver of premium Suspension of cover ACC top-up Treatment outside of New Zealand Day-to-day, natural health, dental and of GP visits Registered nurse visits	\$300 per night, maximum 10 nights and support \$6,000 (\$150 per day) \$2,000 (\$200 per night for support person) \$300 per night, maximum 10 nights \$200 \$400 (\$80 per visit) \$1,000 per hospitalisation \$2,500 For 36 months Up to 24 months Covered \$30,000 optical \$55 - \$70 per visit GP \$35 per visit GP	\$300 per night, maximum 10 nights \$2,500 (\$100 per day) \$2,000 (\$200 per night for support person) \$500 (\$125 per night) No cover No cover No cover For 36 months Up to 24 months Covered \$10,000	S2,400 (\$150 per day)
Public hospital admission Pransport, accommodation, recovery a Home nursing Transport and accommodation Parent/guardian accommodation Ambulance cover/transfer Speech-language therapy (post-operative) Physiotherapy (post-operative) Funeral support Waiver of premium Suspension of cover ACC top-up Treatment outside of New Zealand Pay-to-day, natural health, dental and of the control of the cont	\$300 per night, maximum 10 nights and support \$6,000 (\$150 per day) \$2,000 (\$200 per night for support person) \$300 per night, maximum 10 nights \$200 \$400 (\$80 per visit) \$1,000 per hospitalisation \$2,500 For 36 months Up to 24 months Covered \$30,000 optical \$55 - \$70 per visit @P \$35 per visit @P \$400 per year (\$20 per item) @P	\$300 per night, maximum 10 nights \$2,500 (\$100 per day) \$2,000 (\$200 per night for support person) \$500 (\$125 per night) No cover No cover No cover outside hospital No cover For 36 months Up to 24 months Covered \$10,000	Included in private or public hospital medical admission \$2,400 (\$150 per day) \$1,500 (\$125 per night for support person) \$1,500 (\$125 per night) \$200 \$400 (\$80 per visit) \$300 per hospitalisation (\$60 per visit) No cover For 36 months Up to 24 months Covered \$25,000 \$500 per year (\$80 per visit) Included in GP visits \$300 per year (\$20 per item) GP
Public hospital admission Pransport, accommodation, recovery and Home nursing Transport and accommodation Parent/guardian accommodation Ambulance cover/transfer Speech-language therapy (post-operative) Physiotherapy (post-operative) Funeral support Waiver of premium Suspension of cover ACC top-up Treatment outside of New Zealand Day-to-day, natural health, dental and of GP visits Registered nurse visits Prescriptions Laboratory tests	\$300 per night, maximum 10 nights and support \$6,000 (\$150 per day) \$2,000 (\$200 per night for support person) \$300 per night, maximum 10 nights \$200 \$400 (\$80 per visit) \$1,000 per hospitalisation \$2,500 For 36 months Up to 24 months Covered \$30,000 optical \$55 - \$70 per visit @P \$400 per year (\$20 per item) @P \$80 @P	\$300 per night, maximum 10 nights \$2,500 (\$100 per day) \$2,000 (\$200 per night for support person) \$500 (\$125 per night) No cover No cover No cover For 36 months Up to 24 months Covered \$10,000 \$500 (\$55 per visit) GP \$200 (\$35 per visit) GP \$300 (\$20 per item) GP No cover	Included in private or public hospital medical admission \$2,400 (\$150 per day)
Public hospital admission Pransport, accommodation, recovery a Home nursing Transport and accommodation Parent/guardian accommodation Ambulance cover/transfer Speech-language therapy (post-operative) Physiotherapy (post-operative) Funeral support Waiver of premium Suspension of cover ACC top-up Treatment outside of New Zealand Pay-to-day, natural health, dental and of the company of the comp	\$300 per night, maximum 10 nights and support \$6,000 (\$150 per day) \$2,000 (\$200 per night for support person) \$300 per night, maximum 10 nights \$200 \$400 (\$80 per visit) \$1,000 per hospitalisation \$2,500 For 36 months Up to 24 months Covered \$30,000 optical \$55 - \$70 per visit @P \$400 per year (\$20 per item) @P \$80 @P \$800 NH	\$300 per night, maximum 10 nights \$2,500 (\$100 per day) \$2,000 (\$200 per night for support person) \$500 (\$125 per night) No cover No cover No cover outside hospital No cover For 36 months Up to 24 months Covered \$10,000 \$500 (\$55 per visit)	Included in private or public hospital medical admission \$2,400 (\$150 per day)
Public hospital admission Pransport, accommodation, recovery and Home nursing Transport and accommodation Parent/guardian accommodation Ambulance cover/transfer Speech-language therapy (post-operative) Physiotherapy (post-operative) Funeral support Waiver of premium Suspension of cover ACC top-up Treatment outside of New Zealand Day-to-day, natural health, dental and of GP visits Registered nurse visits Prescriptions Laboratory tests Health practitioner visits Dental	\$300 per night, maximum 10 nights and support \$6,000 (\$150 per day) \$2,000 (\$200 per night for support person) \$300 per night, maximum 10 nights \$200 \$400 (\$80 per visit) \$1,000 per hospitalisation \$2,500 For 36 months Up to 24 months Covered \$30,000 optical \$55 - \$70 per visit (aP) \$400 per year (\$20 per item) (aP) \$80 (aP) \$800 (NH) 80% up to \$500 (DO)	\$300 per night, maximum 10 nights \$2,500 (\$100 per day) \$2,000 (\$200 per night for support person) \$500 (\$125 per night) No cover No cover No cover outside hospital No cover For 36 months Up to 24 months Covered \$10,000 \$500 (\$55 per visit) GP \$200 (\$35 per visit) GP \$300 (\$20 per item) GP No cover No cover No cover	S2,400 (\$150 per day) \$1,500 (\$125 per night for support person) \$1,500 (\$125 per night) \$200 \$400 (\$80 per visit) \$300 per hospitalisation (\$60 per visit) No cover For 36 months Up to 24 months Covered \$25,000 \$500 per year (\$80 per visit) GP Included in GP visits \$300 per year (\$20 per item) GP \$100 per year (\$90 per visit) GP No cover
Public hospital admission Pransport, accommodation, recovery and Home nursing Transport and accommodation Parent/guardian accommodation Ambulance cover/transfer Speech-language therapy (post-operative) Physiotherapy (post-operative) Funeral support Waiver of premium Suspension of cover ACC top-up Treatment outside of New Zealand Pay-to-day, natural health, dental and of SP visits Registered nurse visits Prescriptions Laboratory tests Health practitioner visits Dental	\$300 per night, maximum 10 nights and support \$6,000 (\$150 per day) \$2,000 (\$200 per night for support person) \$300 per night, maximum 10 nights \$200 \$400 (\$80 per visit) \$1,000 per hospitalisation \$2,500 For 36 months Up to 24 months Covered \$30,000 optical \$55 - \$70 per visit @P \$400 per year (\$20 per item) @P \$80 @P \$800 NH	\$300 per night, maximum 10 nights \$2,500 (\$100 per day) \$2,000 (\$200 per night for support person) \$500 (\$125 per night) No cover No cover No cover outside hospital No cover For 36 months Up to 24 months Covered \$10,000 \$500 (\$55 per visit)	Included in private or public hospital medical admission \$2,400 (\$150 per day)
Public hospital admission ransport, accommodation, recovery and accommodation Parent/guardian accommodation Ambulance cover/transfer Speech-language therapy (post-operative) Physiotherapy (post-operative) Funeral support Waiver of premium Suspension of cover ACC top-up Treatment outside of New Zealand Bay-to-day, natural health, dental and of the support of the suppor	\$300 per night, maximum 10 nights and support \$6,000 (\$150 per day) \$2,000 (\$200 per night for support person) \$300 per night, maximum 10 nights \$200 \$400 (\$80 per visit) \$1,000 per hospitalisation \$2,500 For 36 months Up to 24 months Covered \$30,000 optical \$55 - \$70 per visit (aP) \$400 per year (\$20 per item) (aP) \$80 (aP) \$800 (NH) 80% up to \$500 (DO)	\$300 per night, maximum 10 nights \$2,500 (\$100 per day) \$2,000 (\$200 per night for support person) \$500 (\$125 per night) No cover No cover No cover For 36 months Up to 24 months Covered \$10,000 \$500 (\$55 per visit) @P \$200 (\$35 per visit) @P \$300 (\$20 per item) @P No cover No cover No cover No cover	S2,400 (\$150 per day) \$1,500 (\$125 per night for support person) \$1,500 (\$125 per night) \$200 \$400 (\$80 per visit) \$300 per hospitalisation (\$60 per visit) No cover For 36 months Up to 24 months Covered \$25,000 \$500 per year (\$80 per visit) GP Included in GP visits \$300 per year (\$20 per item) GP \$100 per year (\$90 per visit) GP No cover
Public hospital admission Pransport, accommodation, recovery and Home nursing Transport and accommodation Parent/guardian accommodation Ambulance cover/transfer Speech-language therapy (post-operative) Physiotherapy (post-operative) Funeral support Waiver of premium Suspension of cover ACC top-up Treatment outside of New Zealand Day-to-day, natural health, dental and of GP visits Registered nurse visits Prescriptions Laboratory tests Health practitioner visits Dental Optical Oyalty benefits	\$300 per night, maximum 10 nights and support \$6,000 (\$150 per day) \$2,000 (\$200 per night for support person) \$300 per night, maximum 10 nights \$200 \$400 (\$80 per visit) \$1,000 per hospitalisation \$2,500 For 36 months Up to 24 months Covered \$30,000 optical \$55 - \$70 per visit (aP) \$400 per year (\$20 per item) (aP) \$80 (aP) \$800 (NH) 80% up to \$500 (DO)	\$300 per night, maximum 10 nights \$2,500 (\$100 per day) \$2,000 (\$200 per night for support person) \$500 (\$125 per night) No cover No cover No cover outside hospital No cover For 36 months Up to 24 months Covered \$10,000 \$500 (\$55 per visit) GP \$200 (\$35 per visit) GP \$300 (\$20 per item) GP No cover No cover No cover	S2,400 (\$150 per day)
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	\$300 per night, maximum 10 nights and support \$6,000 (\$150 per day) \$2,000 (\$200 per night for support person) \$300 per night, maximum 10 nights \$200 \$400 (\$80 per visit) \$1,000 per hospitalisation \$2,500 For 36 months Up to 24 months Covered \$30,000 optical \$55 - \$70 per visit (aP) \$400 per year (\$20 per item) (aP) \$80 (aP) \$80 (AP) \$80 (AP) \$80 (AP) \$00 (AP) \$0	\$300 per night, maximum 10 nights \$2,500 (\$100 per day) \$2,000 (\$200 per night for support person) \$500 (\$125 per night) No cover No cover No cover No cover For 36 months Up to 24 months Covered \$10,000 \$500 (\$55 per visit) @P \$200 (\$35 per visit) @P \$300 (\$20 per item) @P No cover No cover	Included in private or public hospital medical admiss \$2,400 (\$150 per day) \$1,500 (\$125 per night for support person) \$1,500 (\$125 per night) \$200 \$400 (\$80 per visit) \$300 per hospitalisation (\$60 per visit) No cover





