

# Comparison table

	StaffSmart	StaffCare	StaffCare+
	Hospital and Surgical	Hospital and Surgical	Hospital and Surgical
	Specialist	Specialist	Specialist+
	GP	GP	GP+
	Natural Health	Natural Health	Natural Health+
	Dental and Optical	Dental and Optical	Dental and Optical+
General surgery	●	●	●
Breast reconstruction	●	●	●
Breast symmetry	●	●	●
Prophylactic surgery	●	●	●
Major diagnostic procedures	●	●	●
Oral surgery	●	●	●
Private hospital medical admission	●	●	●
Non-PHARMAC chemotherapy drugs			●
Treatment outside New Zealand	●	●	●
Lithotripsy	●	●	●
Public hospital admission	●	●	●
Minor surgery	●	●	●
Home nursing	●	●	●
Varicose veins	●	●	●
Non-surgical cancer treatment	●	●	●
Transport and accommodation	●	●	●
Parent accommodation	●	●	●
Ambulance cover			●
Speech-language therapy			●
Physiotherapy		●	●
Funeral support grant			●
Free cover for children	●	●	●
Waiver of premium	●	●	●
Suspension of cover	●	●	●
ACC top-up	●	●	●
Dependants/whangai	●	●	●
Loyalty benefit – sterilisation	●	●	●
Loyalty benefit – health check			●
Specialist consultations	●	●	●
Diagnostic tests	●	●	●
Mental health consultations	●	●	●
Second-opinion	●	●	●
Loyalty benefit – pregnancy			●
Loyalty benefit – melanoma			●
GP visits	●	●	●
Registered nurse visits	●	●	●
Prescriptions	●	●	●
Laboratory tests			●
Loyalty benefit – preventative checks			●
Health practitioners			●
Loyalty benefit – sick leave			●
Loyalty benefit – flu vaccination			●
Dental cover			●
Optical cover			●
Loyalty benefit – orthodontic			●