

PrivateHealth Cover

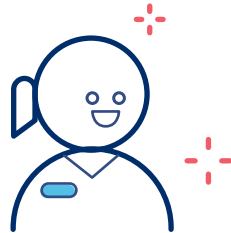


There are five sections that are available in your PrivateHealth plan. Some of the key features are:



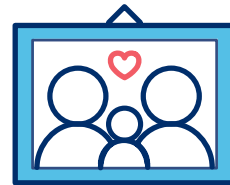
PrivateHealth base plan

- › Cancer care
- › Surgical imaging and tests
- › Major surgical cover
- › Minor surgical cover
- › Overseas treatment allowance
- › Special grants available
- › Specialist consultations



Specialist module

- › Specialist imaging cover
- › Cover for specific Specialists including obstetrics
- › Includes ACC top-up benefit



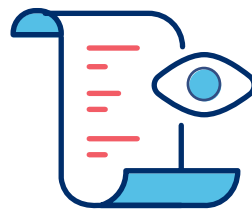
Day-to-day module*

- › Cover for GP Visits
- › Contributions towards: after-hours visits, nurses, prescriptions
- › Includes ACC top-up benefit along with loyalty benefit



Natural health module*

- › Cover for Osteopaths, Chiropractors and other registered practitioners
- › Includes a 'Wellness' benefit
- › Includes ACC top-up benefit



Dental and vision*

- › Treatment by registered practitioners in the Optometry field such as Orthoptist and Optometrist
- › Cover for spectacles and lenses
- › Dental treatment contribution offered

Union Medical Benefits Society Limited (UniMed) has a current insurer financial strength rating of A 'Excellent' given by AM Best Company.

The rating scale is: **A++**, **A+** Superior | **A**, **A-** Excellent | **B++**, **B+** Good | **B**, **B-** Fair | **C++**, **C+** Marginal | **C**, **C-** Weak | **D** Poor | **E** Under Regulatory Supervision | **F** In Liquidation | **S** Suspended



PrivateHealth Cover is available through Bank of New Zealand (BNZ) and is underwritten by the insurer, Union Medical Benefits Society Limited (UniMed). BNZ arranges PrivateHealth Cover as an agent for UniMed and receives commission on any policies it arranges. BNZ does not guarantee the obligations of UniMed. BNZ's Qualifying Financial Entity Disclosure Statement may be obtained free of charge from any BNZ branch, or bnz.co.nz. Any cover issued in response to this application is subject to the terms and conditions contained in the relevant cover documentation.

This is a summary of PrivateHealth Cover. Refer to the Benefit Schedule for details on all benefits and any limits that may apply.

*These three modules can be added after policy is in place by contacting UniMed on 0800 600 666 or online at www.unimed.co.nz