

More information about

PrivateHealth Cover



Being able to get medical attention when it's needed can help prevent further complications and lessen the impact on your career and lifestyle. By getting health cover sooner rather than later, you may have cover before health conditions develop.

- › Avoid public hospital waiting lists
- › Up to \$300,000 cover for private surgery
- › Up to \$65,000 for private medical hospitalisation
- › Optional cover for specialists and imaging when surgery isn't required
- › Underwritten by UniMed, a respected not-for-profit New Zealand health insurer

Protection for you and your family

On-going health issues can upset your financial and physical wellbeing. However, New Zealand's public health system is reported as overloaded so you might not get the prompt attention you need. Even if you qualify for a public specialist consultation, it may be more than six months before the first consultation. With PrivateHealth Cover, you contribute a little each month to get peace-of-mind from day one. If and when you need surgical or major medical treatment, PrivateHealth Cover will be ready to make it happen quickly and easily.¹

Younger adults need health insurance too

Health insurance isn't just for older people. UniMed's claim statistics show that younger adults claim for things like oral surgery, hernias, endometriosis and ACC top-up benefits- just to mention a few. Plus, by starting early you'll have cover before your health conditions develop.

Comprehensive surgical and major medical cover

PrivateHealth Cover is designed for people who want the security of knowing they can get major medical treatment when they need it, but are happy to take care of their day-to-day medical expenses. You will receive reimbursement for private medical care up to the limits in the Benefit Schedule including:

- › Up to \$300,000 private hospital benefits for qualifying non-acute surgical procedures (non-acute, also known as 'elective', means surgery that the public system doesn't always do straight away). Surgical procedures provide 100% refunds of the usual and customary charges, limited to \$300,000 for any admission.
 - Includes reimbursement for both surgical and medical hospitalisation costs associated with your treatment.¹
 - Includes reimbursement for the costs of associated specialists and imaging tests that take place six months before and after surgery (see below for optional cover if surgery is not required).¹

- › Up to \$65,000 private medical hospitalisation benefit for non-acute treatments, including chemotherapy (psychiatric/geriatric hospitalisation is limited to \$5,000 per claims year).

Other unique benefits

PrivateHealth includes a wide range of other important benefits. Check the Benefits Schedule or talk to us to find out more. In the meantime, here are a few examples:

- › Oral surgery, for things like impacted wisdom teeth.¹
- › Elective sterilisation, for males and females, after three years continuous membership.¹
- › Parental support accommodation costs, when a child covered by the policy requires surgery.¹

Optional cover for specialists and imaging, if hospitalisation isn't required

This optional add-on gives you cover of up to \$5,000 per year for specialist consultations and imaging appointments that don't lead to surgery or hospitalisation. It means you can pay attention to potentially serious health issues without worrying about big fees.

A policy can cover one or more people

- › A PrivateHealth Cover policy can be for an individual adult, a couple or a family. You can apply for cover at any age from 18 years old.
- › A child must be under 20 years old and a dependant of the main applicant to be included on their parent's policy. There is no limit to the number of children that can be covered by your policy.
- › Starting your child off with his/her own policy makes a great 20th birthday present.

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Could you afford private medical attention?

Without health insurance, you may either have to wait for the public hospital system to help you (which could take months) or need to pay for surgery or treatment in a private facility. This chart shows typical costs for private medical attention. As you can see, ill-health can be very expensive.

Indicative costs of surgery²

Procedure	Indicative Cost (Jan 2013, incl GST)
Cardiac bypass (heart surgery)	\$35,000-\$57,000
Valve replacement (heart surgery)	\$38,000-\$57,000
Angiogram (diagnostic test)	\$3,500-\$5,300
Angioplasty - with 2 stents (heart surgery)	\$15,000-\$25,000
Total hysterectomy (surgery)	\$7,500-\$15,000
Laparoscopic cholecystectomy (surgery)	\$9,800-\$16,000
Laparoscopic cholecystectomy (gall bladder surgery)	\$6,800-\$11,200
Laparoscopic excision of endometriosis (surgery)	\$5,600-\$22,000
Prostate removal (cancer surgery)	\$10,000-\$31,600
Prostate brachytherapy (cancer surgery)	\$20,000-\$28,000
Excision of cancerous skin lesion	\$500-\$6,000
Colonoscopy (diagnostic test)	\$1,250-\$2,100
Radical mastectomy (breast cancer surgery)	\$6,500-\$12,400
Wisdom teeth removal	\$800-\$8,500
Hernia repair	\$3,500-\$10,800
Varicose veins	\$6,000-\$11,000

Source: Health Funds Association of New Zealand

www.healthfunds.org.nz

About UniMed

PrivateHealth Cover is underwritten by UniMed, a trusted partner and expert in health insurance. UniMed is a New Zealand not-for-profit mutual society. Since 1979 they've been providing affordable quality health insurance, backed up by first class service. A large section of UniMed's business is in corporate/ employer-based health insurance schemes. The UniMed head office is in Christchurch; branch offices are located in Auckland, Hamilton, New Plymouth, Wellington and Invercargill.

It feels good to have health cover

When you're well, it's hard to imagine ever needing health cover. But if you consider the health experiences of your family and friends, it's clear that health cover can be a major helping hand for people of all ages, from all walks of life. With PrivateHealth Cover you get to choose where and when you have surgery or treatment. And that means less impact on other important things in your world, such as work, family and sporting interests. With PrivateHealth Cover, you're looking after the quality of your life.

Financial Strength Rating

Union Medical Benefits Society (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 store, 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.

1. This is a summary of PrivateHealth Cover. Refer to the Benefit Schedule for details on all benefits and any limits that may apply. 2. Procedure costs will vary depending on the location, the medical practitioner/s, any medical complications, and the medical procedure and technology used. Figures supplied by Health Funds Association of New Zealand.

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