

# TAKE CHARGE OF YOUR HEALTH

Life. Take charge.

[sovereign.co.nz](http://sovereign.co.nz)

Healthy  
by  
Sovereign

SOVEREIGN

# WHY INSURE YOUR HEALTH?

## Peace of mind

The New Zealand public health system provides quality emergency care and treatment for serious medical conditions. However, rising health care costs continue to put pressure on the public system's ability to both diagnose and treat non-urgent medical conditions, including those with a significant impact on lifestyle such as sinus complications, cardiac conditions, and hernia repair. In some cases, access to treatment is limited and public patients must qualify for treatment before joining the queue.

Sovereign Private Health enables you to take control of your health so that medical conditions can be treated promptly, at a convenient time and location, and with your choice of medical provider.

## ACC is not a substitute for private health insurance

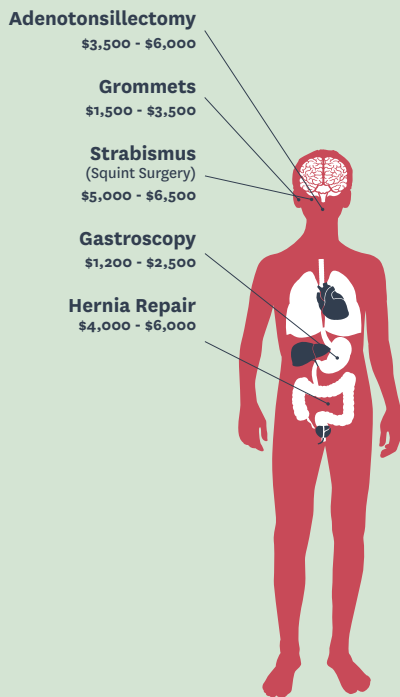
ACC is an accident insurance scheme that all New Zealanders have access to. The role of ACC is to provide treatment and rehabilitation services for anyone who suffers an injury as a result of an accident. It does not cover you for anything that ACC does not deem to be an accident.

If your claim is declined by ACC, Sovereign Private Health is there. We will promptly pay your eligible treatment costs and will then seek a review of your case with ACC.

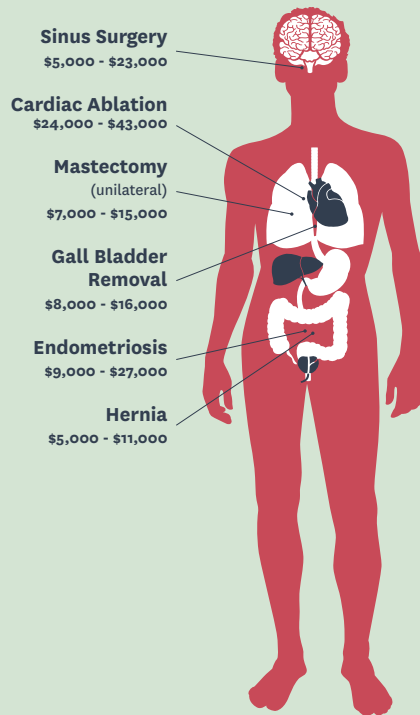


# TYPICAL TREATMENT COSTS

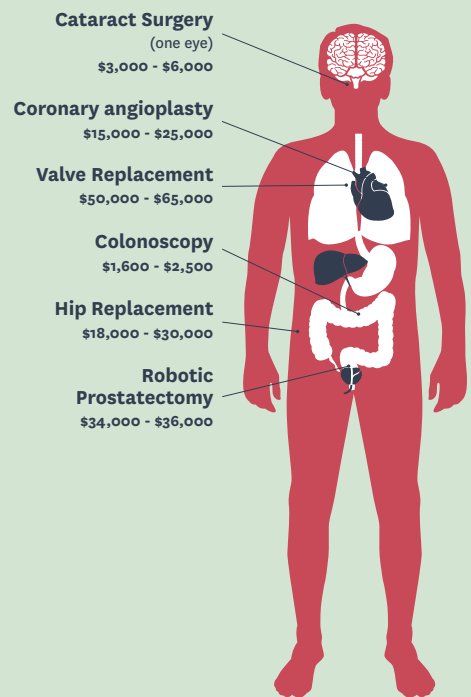
## Child



## Adult (20 - 60 years old)



## Senior (60+ years old)



Source: Sovereign Health Claims Team, 1 July 2014 - 30 June 2015.



## Why Sovereign?

Protecting New Zealanders' health has always been important to us. We want New Zealanders to have health insurance that offers flexible cover at a competitive price. More than that – it needs to be simple to understand and easy to claim on.

And this is just the beginning.

Look out for more exciting initiatives in the near future, all underpinned by our new focus on improving customers' lifelong health. We'll be doing our bit to encourage healthy lifestyles, prevent health problems before they occur, and help New Zealanders take charge of their health so they enjoy a better quality of life.

### Did you know?

# 1 IN 3

couples in their thirties with a young child will claim on their policy in any given year<sup>1</sup>.

# 50-59 year

olds claim more than twice as much as 30 - 39 year olds<sup>1</sup>.

# \$1,014 million

In the 12 months to June 2015 the health insurance industry paid out \$1,014 million in private medical claims. Compare this to just five years previous when \$797 million was paid by health insurers<sup>1</sup>.

<sup>1</sup> Health Funds Association of New Zealand major medical incidence and claim rates (HFANZ) June 2015

# TAKE CHARGE WITH SOVEREIGN HEALTH

We want to ensure that you have certainty of cover and choice of treatment options.

Private Health Cover and Private Health Plus offer access and options to timely private treatment and your choice of medical provider. Whether you need diagnostic scans, surgery, hospitalisation or ongoing help with recovery, you can be sure that your health is our priority.

## Private Health Cover

## Private Health Plus

## Excess options

<ul style="list-style-type: none"> <li>&gt; Cover for private hospital surgery and hospitalisation, cancer care and supporting diagnostic procedures</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Specialists and Tests cover</li> <li>&gt; Lifestyle benefits</li> </ul>	<p>A range of excess options is available to suit your financial needs:</p>
	<ul style="list-style-type: none"> <li>&gt; Cover for private hospital surgical and hospitalisation, cancer care and supporting diagnostic procedures</li> </ul>	<p><b>Nil</b>  <b>\$250</b>  <b>\$500</b>  <b>\$750</b>  <b>\$1,000</b>  <b>\$2,000</b>  <b>\$4,000</b></p>



# ABOUT OUR PRODUCTS

**Private Health Cover** and **Private Health Plus** have been designed to take care of the significant costs of hospitalisation and surgery that many New Zealanders face during their lives.

Highlights are:

- > Cover for surgery and hospitalisation up to \$300,000 per year.
- > Major diagnostic imaging and tests are covered whether or not related to a surgery or hospitalisation up to \$100,000 per year.

Private Health Plus offers additional access to specialist consultations and cover for diagnostic imaging and testing outside of surgical procedures or hospitalisation. It also provides cover through loyalty benefits designed to support your access to routine screening to keep you healthy.

We have extended our benefits to include features which we feel provide our customers with more support, flexibility and options for cover. They are:

<b>Support</b>	A separate benefit for cancer care has been developed to support you through a cancer diagnosis and subsequent treatment. You are covered for any required surgery and hospitalisation but also for Pharmac and non-Pharmac funded chemotherapy alternatives. We recognise that the battle against cancer is more than just surgical or medical treatment. To further assist our customers, we have introduced post-cancer allowances for support services, therapies or personal items.*
<b>Flexibility</b>	Our products provide an option to receive treatment in Australia. We recognise that as part of the global economy people may travel overseas to pursue different opportunities at different times in their life. We have created a policy that allows you to continue with your cover whether you live in Auckland or Adelaide.*
<b>Options</b>	We recognise that you have a choice of receiving treatment in either the private or the public system. If you decide to use the public system and the treatment received is covered under the policy, then we will credit your annual premium (provided the treatment requires at least a two night stay in hospital).*
<b>Access</b>	Along with cover in Australia, should a situation arise where you need treatment but the wait to receive care in the private health system exceeds six months in New Zealand, you may be eligible to access the treatment overseas if you prefer, rather than waiting. In addition, if the required treatment cannot be performed in New Zealand we offer a benefit of up to \$30,000 per year, for you to access the treatment internationally.*

\*Please refer to page 7 for more information.

# PRODUCT DETAILS

Benefits*	Private Health Cover	Private Health Plus
<b>Surgery (including related specialist consultations, imaging and tests)</b>		
<b>Cardiac surgery (including related specialist consultations, imaging and tests)</b>	\$300,000 per year	\$300,000 per year
<b>Oral surgery (including related specialist consultations, imaging and tests)</b>		
<b>Cancer care</b>	\$300,000 per year	\$300,000 per year
<b>Non-specialist minor surgery:</b> Excision of lesions, moles cysts and ingrown toenails Allergy desensitisations, injections, varicose vein treatment and vasectomy (Cover for vasectomy only available after one year of continuous cover)	\$250 per treatment up to \$500 per year \$450 per treatment up to \$900 per year	\$250 per treatment up to \$500 per year \$450 per treatment up to \$900 per year
<b>Medical hospitalisation</b>	\$300,000 per year	\$300,000 per year
<b>Major diagnostic imaging and tests</b>	\$100,000 per year	\$100,000 per year
<b>Breast reconstruction after mastectomy</b>	Covered under surgery	Covered under surgery
<b>Home nursing</b>	\$300 per day up to \$3,000 per year	\$300 per day up to \$3,000 per year
<b>Waiver of Premium on death</b>	One year's free cover (policy)	One year's free cover (policy)
<b>Bereavement grant</b>	\$2,500 per lifetime	\$2,500 per lifetime
<b>Treatment away from home in New Zealand</b>	\$300 per day up to \$3,000 per year	\$300 per day up to \$3,000 per year
<b>Voluntary treatment in Australia</b>	Applicable benefit maximums apply	Applicable benefit maximums apply
<b>Treatment overseas where the wait for private treatment is greater than six months</b>	Applicable benefit maximums apply	Applicable benefit maximums apply
<b>Treatment overseas where the treatment isn't available in New Zealand</b>	\$30,000 per year	\$30,000 per year
<b>Public hospital credit</b>	One year's free cover (life assured)	One year's free cover (life assured)
<b>Public hospital cash grant</b>	\$300 per day up to \$3,000 per year	\$300 per day up to \$3,000 per year
<b>Sterilisation</b>	\$5,000 per lifetime	\$5,000 per lifetime
<b>Medical misadventure</b>	\$30,000 per lifetime	\$30,000 per lifetime
<b>Specialist consultations</b>	Covered under the applicable surgical or medical benefit when the consultation takes place six months either side of related surgery	\$10,000 per year
<b>Diagnostic imaging and tests</b>	Covered under the applicable surgical or medical benefit when the diagnostic imaging or test takes place six months either side of related surgery	\$100,000 per year
<b>Pregnancy, maternity and infertility allowance</b>	No cover	\$750 per year after three years
<b>Health screening allowance</b>	No cover	\$500 every three years, after an initial waiting period of three years

\*Limitations do apply to these benefits. Please refer to the Policy Document to ensure you have a complete understanding of the benefits offered under Private Health Cover and Private Health Plus.

## Optional Waiver of Premium Benefit

The Optional Waiver of Premium Benefit removes the burden of paying premiums if a life assured under the Waiver of Premium Benefit becomes totally disabled and unable to work. This Optional Benefit waives the premiums on a Private Health policy for up to two adults and all children aged under 21.

Premiums are waived until the life assured holding the Optional Benefit turns 65.

Please refer to the separate Waiver of Premium policy document for full details.

# FREQUENTLY ASKED QUESTIONS

## Q Can my children get cover?

A Yes. Private Health Cover and Private Health Plus are great for families. If you add your children before they are three months old, no health information is needed.

## Q What if I get my treatment in the public health system instead?

A Your policy entitles you to a credit on your annual premium for overnight stays of two nights or more in a public hospital if you're being treated for something that could have otherwise been covered under the policy.

## Q Can I have treatment overseas?

A Yes. We cover treatment in Australia up to the policy limits. If a treatment is not available in New Zealand, we offer up to \$30,000 per year towards overseas treatment costs.

## Q How do I make a claim or request a prior approval?

A You can apply for prior approval and claim online by visiting [sovereign.co.nz](https://sovereign.co.nz) or by returning your completed form to Sovereign. Please ensure that you provide us with the details of your treatment so that we can assess your prior approval request.

## Q Do I have choice of medical provider and medical facility?

A Yes you do. Within New Zealand and Australia, you can choose who provides your treatment and where it takes place.





Healthy  
by  
Sovereign



# THE FIRST HEALTH INSURANCE TO REWARD YOUR EVERYDAY HEALTHY CHOICES

Private Health Cover and Private Health Plus reward you for your healthy choices in life. Now you don't have to claim on your health insurance policy to enjoy the benefits.

The first of its kind in NZ, Healthy by Sovereign rewards New Zealanders for taking charge of their health and making healthy choices by offering a range of immediate discounts and rewards for activity. As you make healthy choices, the healthier you'll get and the better the rewards. You can earn healthy points for things you already do each day, like going to the gym, walking the dog, eating healthily or taking care of your overall wellbeing. The more points you earn, the bigger your cash back each year.

## You can earn

Up to \$100  
cash back

Up to \$125 in  
gym vouchers

Up to 25% off  
gym memberships

Up to 20% off  
activity trackers

# YOUR POINTS GO UP. THE REWARDS ROLL IN.

You'll be surprised how quickly they add up – you don't have to make big changes to start earning Healthy Points. Just make a few healthy choices and watch your points grow. As you earn points, you'll move up from bronze to silver, gold and platinum and the bigger the rewards. How far you go and how much you earn is up to you.



## Moving

- > Wearable devices
- > Gym networks
- > Sports equipment

## Top brand partners. The best rewards.

Earn Healthy Points all day with the Activity Tracker that gets you up and moving. Track your calories, steps, sleep and more. Connect a FitBit or Garmin Activity Tracker and you can accumulate Healthy points every day. You'll earn points when you exceed 7,500 steps every day.

We've partnered with some of New Zealand's best-loved brands to bring you a great range of savings and special offers. Join one of our gym partners and save up to 20% on your monthly fee – plus you'll accumulate points when you work out. You can buy an Activity Tracker in our online shop for up to 20% off the supplier recommended price.



## Eating

- > Supermarket

## Better health starts with good food.

It's easy to earn Healthy Points when you fill your New World basket with fresh, healthy food. Just upload your New World receipt from your weekly shop to claim your points.



## Wellbeing

- > 75 ways to earn wellbeing points

## Wellbeing.

Earn points for getting an annual check-up at your GP, visiting the dentist, completing a fitness test and being a non-smoker. And we make it easier with our free online wellness assessment.

# WE'RE HERE TO SUPPORT YOU

If you're serious about finding real health and wellness, then you need to take charge of your life and health and address the four essential building blocks to better living: Move. Wellbeing. Eat and Sleep. We'll share tips and ideas to help you learn about making small healthy choices every day.

## How to join

You'll receive an email invitation to join Healthy by Sovereign just after your new health insurance policy is issued. You can track your progress and redeem the exclusive offers on your mobile app or online.

Find out more

[www.healthybysovereign.co.nz](http://www.healthybysovereign.co.nz)





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**Life. Take charge.**

SOVEREIGN

**Other things you should know:** The availability of insurance cover is subject to your application being approved. All applications are subject to individual consideration. Special conditions, exclusions and premium loadings may apply. This insurance is underwritten by Sovereign Assurance Company Limited ('Sovereign'). For full details of the products and benefits offered by Sovereign, please refer to the policy document(s) which are available from Sovereign. Sovereign, the policy insurer, is part of the Commonwealth Bank of Australia Group and is a related company of ASB Bank Limited and its subsidiaries ('the Banking Group'). None of the Banking Group, the Commonwealth Bank of Australia, any of their directors, or any other person, guarantees Sovereign or its subsidiaries, or any of the products issued by Sovereign or its subsidiaries. The information contained in this publication is general in nature and is not intended as advice. It may not be relevant to individual circumstances and before making any insurance decision, you should consult a professional Adviser. Copies of our disclosure statements are available on request, free of charge.