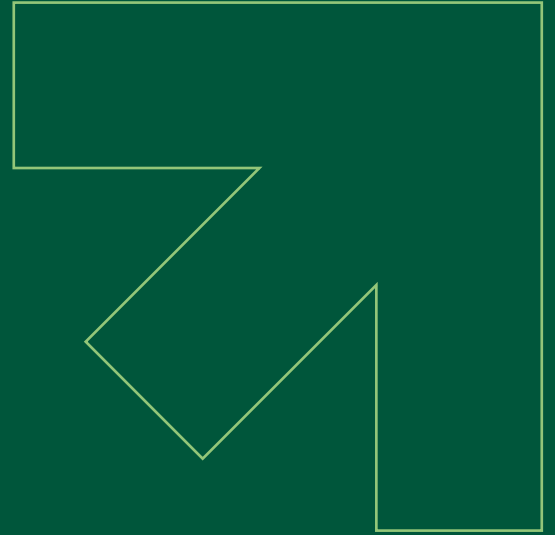


# What's changing on your Premier Health Business policy



This document is a summary of the changes to the cover provided by your policy. It should be read together with your new policy document.

Some exclusions have been rewritten as part of this review, and we've grouped them by category to make them easier to understand. Where we've added new exclusions or made material changes to exclusions that could impact your claims, those changes will be outlined in this summary.

All changes in cover are subject to the terms, benefit limits and exclusions in your policy document.



## BASE COVER

Benefit	Current Cover	New Cover	What it means
<b>Surgical Benefit</b> (previously called Hospital – Surgical Benefit)	You are covered for the removal of melanoma skin lesions.	You're still covered for the removal of melanoma skin lesions, and we now also cover specialist micrographic surgery for non-melanoma skin lesions.  You're also covered for any related specialist consultations or diagnostics in the six months before and after your surgery.	Improved cover
	Tooth extractions are only covered if performed by an oral surgeon or dentist.	Tooth extractions are now covered if performed by an oral surgeon, maxillo-facial surgeon or dental practitioner.	Improved cover
<b>Hospital Diagnostic Tests Benefit</b> (previously called Hospital Related Diagnostics Benefit)	You can claim up to six months before you're admitted to hospital, and up to six months after you're discharged.	You can claim up to six months before and after you're admitted to hospital.	Change in cover
<b>Hospital Specialist Consultations Benefit</b> (previously called Specialist Consultations Benefit)	You can claim up to six months before you're admitted to hospital, and up to six months after you're discharged.	You can claim up to six months before and after you're admitted to hospital.	Change in cover
<b>Skin Lesion Surgery Benefit</b> (previously called Specialist Skin Lesion Surgery Benefit)	Your cover includes one consultation before surgery.	Your cover still includes one consultation, but you can choose to have this before or after your surgery.	Improved cover
	There is no specific exclusion for laser therapy, but no cover is provided as this is not surgery.	An exclusion for laser therapy is now specified.	Clarifying your cover
<b>GP Surgery Benefit</b> (previously called GP Minor Surgery Benefit)	There is no specific exclusion for biopsies, but no cover is provided as this is not surgery.	An exclusion for biopsies is now specified.	Clarifying your cover

Benefit	Current Cover	New Cover	What it means
<b>Loyalty – Sterilisation Benefit</b> (previously called Loyalty Benefit – Sterilisation)	If your policy is suspended, the <i>suspended period still counts</i> towards your waiting period under this benefit.	If your policy is suspended, <i>the suspended period will not count</i> towards your waiting period under this benefit.	Reduced cover
<b>Travel and Accommodation Benefit</b>	You can claim for travel and accommodation related to hospitalisation, chemotherapy or radiotherapy.	You can claim for travel and accommodation costs related to surgery, medical treatment and any eligible cancer treatment.	Clarifying your cover
	If travel and accommodation is related to chemotherapy or hospitalisation: <ul style="list-style-type: none"> <li>You can claim up to \$2,000 per hospitalisation or per cycle of chemotherapy for travel</li> <li>You can claim up to \$3,000 per hospitalisation or per cycle of chemotherapy for accommodation</li> </ul>	If travel and accommodation is related to surgery or medical treatment: <ul style="list-style-type: none"> <li>You can claim up to \$3,000 per insured person every policy year for travel.</li> <li>You can claim up to the balance remaining on your Surgical Benefit or Non-Surgical Benefit in that policy year for accommodation</li> </ul>	Overall increased cover, although this will depend on how many times you're hospitalised in a year
	If travel and accommodation is related to radiotherapy: <ul style="list-style-type: none"> <li>You can claim up to \$5,000 per hospitalisation or per cycle of radiotherapy for travel and accommodation</li> </ul>	If travel and accommodation is related to cancer treatment: <ul style="list-style-type: none"> <li>You can claim up to the balance remaining on your Surgical Benefit or Non-Surgical Benefit in that policy year for travel and accommodation</li> </ul>	Overall increased cover, although this will depend on how many times you're hospitalised in a year
	Your accommodation benefit limit is \$200 per night.	Your accommodation benefit limit is now \$300 per night.	Increased cover
	You're covered for return taxi fares between the private hospital and the airport.	You're also covered for return taxi fares between the private hospital and the train or bus station.	Improved cover

<b>Benefit</b>	<b>Current Cover</b>	<b>New Cover</b>	<b>What it means</b>
<b>Ambulance Transfer Benefit</b>	You're covered for transfers from your closest private hospital to another private hospital only.	You're now covered between any private hospitals and also for transfers from a public hospital to a private hospital.	Clarifying your cover
	Your ambulance transfer can be to any approved private hospital in New Zealand.	Your ambulance transfer must be to the closest private hospital.	Reduced cover
<b>Cover in Australia</b>	You can only claim if the condition arose while you are in Australia.	You will be able to claim regardless of where the condition arose.	Improved cover
	Your cover includes ambulance costs.	Ambulance costs are no longer covered.	Reduced cover
<b>Overseas Treatment Benefit</b>	There is no cover for a support person.	You can now claim for a support person to accompany you.	Improved cover
	Your cover includes vaccinations.	Vaccinations are now excluded and no longer covered.	Reduced cover
	We cover your reasonable travel cost.	Your reasonable travel cost is still covered, but now specifies that flights must be in economy class.	Clarifying your cover
	We don't specify that the medical facilities or providers must have an equivalent accreditation and registration that would be acceptable in New Zealand and must comply with local law. However, this is enforced as part of our claims process as we only pay for recognised providers.	For clarification, we now specify that medical facilities and providers must have an equivalent accreditation and registration that would be acceptable in New Zealand, and that treatment must comply with local law.	Clarifying your cover
<b>Home Care Benefit</b> (previously called Home Nursing Care Benefit)	Your home care can be provided by a registered nurse.	Your home care can now also be provided by a nurse practitioner or healthcare assistant.	Improved cover

Benefit	Current Cover	New Cover	What it means
<b>Therapeutic Care Benefit</b>	Your cover doesn't include sports physicians.	Sports physicians are now covered.	Improved cover
<b>Public Hospital Payment</b> (previously called Public Hospital Cash Grant)	You can claim on this benefit regardless of the reason you were admitted to a public hospital.	To claim on this benefit, you'll need to have been admitted to a public hospital for a condition that you're covered for under your Surgical Benefit, Non-Surgical Benefit or Cancer Treatment Benefit.	Reduced cover
<b>Waiver of Premium Benefit</b>	You can claim if a policyowner dies before age 65.	You can claim if a policyowner dies before age 70.	Improved cover
	Premiums are waived for two years, or until a surviving insured person turns 65.	Premiums are waived for two years, or until any surviving insured person turns 70.	Improved cover
<b>Loyalty – Suspending your Cover Benefit</b> (previously called Loyalty Benefit – Suspension of Cover)	If you're suspending your cover due to unemployment, this must be for at least three months.	There's no minimum period you must suspend your cover for if it's due to unemployment.	Improved cover
	Only policyowners can suspend their cover due to unemployment.	Both policyowners and insured people can now suspend their cover due to unemployment or redundancy.	Improved cover
	Your cover can't be suspended due to parental leave.	You can now suspend your cover due to parental leave.	Improved cover
<b>Loyalty – Check Up Benefit</b> (previously called Loyalty Benefit – Wellness)	If your policy is suspended, the <i>suspended period still counts</i> towards your waiting period under this benefit.	If your policy is suspended, the <i>suspended period will not count</i> towards your waiting period under this benefit.	Reduced cover

## GP OPTION

Benefit	Current Cover	New Cover	What it means
<b>GP Benefit</b> (previously called General Practitioners Benefit)	Consultations must be with a GP.	Consultations can also be with a nurse practitioner.	Improved cover
<b>Prescription Benefit</b>	Prescriptions must be provided by a GP or specialist.	Prescriptions can also be provided by a nurse practitioner.	Improved cover
<b>Nurse Practitioner Benefit</b> (previously called Independent Nurse and Nurse Practitioner Benefit)	Your cover includes care from an independent nurse or nurse practitioner.	Your cover only includes care from a nurse practitioner.	Reduced cover
<b>Loyalty – Active Wellness Benefit</b> (previously called Loyalty Benefit – Active Wellness)	If your policy is suspended, the <i>suspended period still counts</i> towards your waiting period under this benefit.	If your policy is suspended, <i>the suspended period will not count</i> towards your waiting period under this benefit.	Reduced cover

## DENTAL, OPTICAL AND THERAPEUTIC OPTION

(previously called Dental and Optical Option)

Benefit	Current Cover	New Cover	What it means
<b>Dental Benefit</b> (previously called Dental Care Benefit)	Your treatment can be performed by a dental practitioner or oral surgeon.	Your treatment can only be performed by a dental practitioner.	Reduced Cover
<b>Eye Care Benefit</b>	You need a referral from an optometrist, GP or specialist to have treatment by an orthoptist.	You no longer require a referral to have treatment by an orthoptist.	Improved cover
	Cover includes tinting and transition lenses.	Tinting and transition lenses are specifically excluded and no longer covered.	Reduced cover
<b>Acupuncture Benefit</b> (previously called Acupuncture Care Benefit)	Your treatment must be performed by a GP or physiotherapist	Your treatment can now be provided by any appropriate recognised provider.	Improved cover

Benefit	Current Cover	New Cover	What it means
<b>Loyalty – Orthodontic Benefit</b> (previously called Loyalty Benefit – Orthodontic Treatment)	If your policy is suspended, the <i>suspended period still counts</i> towards your waiting period under this benefit.	If your policy is suspended, the <i>suspended period will not count</i> towards your waiting period under this benefit.	Reduced cover

## PROACTIVE HEALTH OPTION

Benefit	Current Cover	New Cover	What it means
<b>Loyalty – Health Check Benefit</b> (previously called Loyalty Benefit – Health Check)	The medical exam must be done by a GP.	The medical exam can be done by a GP or nurse practitioner.	Improved cover
	If your policy is suspended, the <i>suspended period still counts</i> towards your waiting period under this benefit.	If your policy is suspended, <i>the suspended period will not count</i> towards your waiting period under this benefit.	Reduced cover

## SERIOUS CONDITION FINANCIAL SUPPORT OPTION

(previously called Serious Condition Lump Sum Option)

Section	Current Cover	New Cover	What it means
<b>Notifying us of your diagnosis</b>	You must notify us of your diagnosis <i>within 30 days</i> .	You can notify us of your diagnosis <i>within 12 months</i> .	Improved cover
<b>Stroke definition</b>	Hypoxia and vascular disease affecting the eye, optic nerve or vestibular functions are excluded.	Hypoxia and vascular disease affecting the eye, optic nerve or vestibular functions are now covered under this serious condition.	Improved cover

## EXCLUSIONS

Exclusion	Current Cover	New Cover	What it means
<b>Sexually Transmitted Diseases</b>	All sexually transmitted diseases are excluded.	Sexually transmitted diseases are no longer broadly excluded, however some exclusions remain for specific diseases (for example HIV).	Improved cover
<b>Allergies</b>	All costs related to immunology therapy are excluded.	Only costs related to allergies or allergic disorders are excluded.	Improved cover
<b>Congenital</b>	There's no cover for developmental medical conditions that are related to a congenital deformity.	There's no specific exclusion for developmental conditions resulting from a congenital condition, but these are always excluded due to a separate exclusion that currently exists for psychiatric, behavioural, psychological, or developmental conditions.	Clarifying your cover
<b>Expensive Treatments</b>	There's no cover for experimental and unorthodox treatments.	There's also no cover for treatments that are more expensive but provide a similar outcome to an alternate treatment option.	Reduced cover
<b>Transplants</b>	Stem cell transplants are excluded.	Stem cell transplants are now covered.	Improved cover